

## Q2 GOALS

# Support account holders' visions for their financial future

Many fintechs and other financial services providers only address niche slices of financial wellness—resulting in fragmented tools and apps that require so much time and maintenance that few users stick with the program over time. For financial institutions (FIs), unengaging products that provide an incomplete financial picture and require a great deal of time and maintenance can leave their account holders frustrated or distracted when trying to meet their financial wellness objectives.

The growing Q2 suite of digital money management offerings is designed to present a 360-degree view of account holder activity, and will deliver a single, comprehensive financial wellness solution. Included in our suite is Q2 Goals which provides a powerful tool to help those saving for specific needs reach their objective while developing greater financial wellness skills through an active, hands-on approach to their finances. What's more, offering your account holders these tools gives your institution a competitive edge.

**Our FIs offering Q2 Goals help customers save while adding revenue**

32K Active  
Goals Users

59K Number  
of Goals

\$39M  
Total Saved



“The economic gyrations over the past four years have underscored the importance of having emergency savings, with an increasing share of Americans thinking it will take a bigger savings cushion to feel comfortable with it.”

–Bankrate, Annual  
Emergency Savings Report

## Q2 Goals benefits you and your account holders alike

Q2 Goals encourages account holders to create, fund, and manage savings goals to meet their personal needs. With Q2 Goals, your FI gets a clearer picture of account holders' intentions, hopes, and ambitions—in the near and long term—with targeted timelines set by your users, so you can understand their goals.

Plus, your FI will be in a position to help account holders achieve their dreams. This harmonious dynamic creates a win-win situation for all.

### With Q2 Goals, your FI can:

#### Encourage account holders to establish savings goals within their digital banking session:

- Spotlight the savings categories you feel will interest your user base the most—such as emergency funds, a down payment for a home, vacation funds, automobile purchases, and more.

#### Make it easy to create and fund dedicated accounts with Q2 Goals' set-it and forget-it simplicity:

- Prompt account holders to schedule one-time or recurring transfers to meet their financial goals.
- Facilitate real-time transfers between Q2 Goals accounts and internal accounts.
- Determine if your FI wants to pay interest on goal accounts.

#### Help them protect the money they're setting aside by moving it out of their available spend into dedicated accounts for each goal:

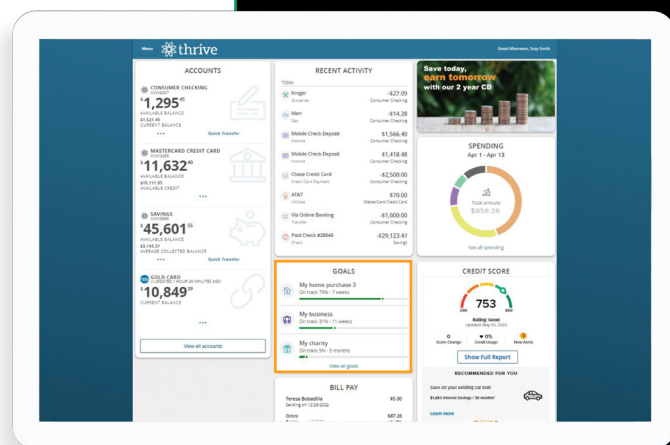
- Don't worry. It's just as easy to move it back if they need the funds in a pinch.

#### Give account holders easy visibility into their progress and activity:

- Display their goals and their progress directly on the homepage.
- Notify those who have fallen behind on their goals (and urge them to catch up).

#### Offer account holders the flexibility to update, redeem, or close their goal:

- Allow them to update their goals' names, target amounts, and target dates.
- Offer a simple way to redeem goal savings by transferring to a held account.
- Provide an easy way to close their goal from within digital banking.



By helping account holders reduce debt, save money, and improve their financial health, FIs can gain trust and build loyalty.

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