

Q2 SOFTWARE—INDUSTRY INNOVATOR POWERS ELECTRONIC BANKING SOLUTION



PSCU FINANCIAL SERVICES AND Q2 SOFTWARE DELIVER INDUSTRY'S MOST ROBUST ELECTRONIC BANKING PLATFORM

PSCU Financial Services' has provided electronic financial services solutions for credit unions since 2001, when we introduced our feature-rich PayLynx™ online bill payment application. Now, eight years and nearly one million bill payment member-subscribers later, we're excited to once again redefine the electronic banking channel through our partnership with Q2 Software.



A RIGOROUS SEARCH FOR THE RIGHT PARTNER

We invested significant research into the state of the art regarding electronic banking platforms and providers. What we found was a technology landscape populated with solutions that lacked the functionality and versatility credit unions truly needed to stay competitive in the online market both now and into the future. We identified few technology providers that addressed the specific needs of credit unions for flexibility, scalability, and responsiveness to members' evolving needs.

THE SIMPLICITY AND CONVENIENCE OF A SINGLE SOURCE

From our online bill payment relationships, we learned that credit unions preferred to work with a single provider capable of meeting their needs for online services across multiple channels. Dealing with multiple providers to cover the online, voice, and mobile channels, for example, adds layers of complexity and cost, requires multiple interfaces, and involves the challenge of managing diverse vendor relationships.

During our evaluation of several electronic banking providers, Q2 Software emerged as the clear choice to meet our criteria for innovation, reliability, and versatility. In addition, Q2 shared our strategic vision for a flexible platform that could easily accommodate credit union requirements into the future and with lower cost of ownership.

A FRESH APPROACH TO A NEW SOLUTION

Q2 Software, based in Austin, TX, was founded in 2004 by a collection of cutting edge technologists who were instrumental in designing some of the first online banking and voice recognition applications in the early 90's. The Q2 founders applied over 15 years of lessons learned to build a new generation electronic banking system from the ground up – a radical departure from traditional approaches that tried to deliver new functionality through patchwork updates to outdated technology.

Q2's efforts created an entirely new platform that readily supports consolidation of third-party applications and other key financial services modules, such as credit card account data, online bill payment, rewards programs and special functions for small business members.



THE Q2 DIFFERENCE

PSCU Financial Services has a tradition of building long-term relationships with organizations that are trusted leaders in their fields – First Data Corporation, FiServ, and AT&T, to name a few. We do not partner lightly. Several factors weighed into our decision to choose Q2 Software to take our electronic services initiatives to the next level for credit unions:

- **Single Integrated Platform** – Q2’s solution is unique in the industry – it consolidates the online, voice, and mobile banking channels on a single technology platform. This simplifies the interface and hardware requirements for credit unions, reduces relationship endpoints, and contributes to a lower cost of system ownership.
- **Influence on Product Design** – A collaborative approach to product design and management enables us to represent the needs of the credit union market and apply significant influence on Q2’s roadmap for continuing product design and direction.
- **Proven and Rapid Development** – Q2 Software’s methodology supports rapid development timeframes and is unburdened with processes that slow progress and delivery. Their nimble infrastructure allows Q2 to consistently meet product roadmap commitments
- **Features and Functionality** – The flexibility of Q2’s architecture ensures that changes and enhancements can be implemented quickly to deliver the most competitive product and the most comfortable and friendly online experience for the member.
- **Flexible System Hosting Options** – The electronic banking system can be hosted in either PSCU Financial Services’ centers or at the credit union based on size and technical resources within the credit union. With PSCU Financial Services as host, credit unions enjoy built-in business continuity and compliance with PCI standards.
- **The Credit Union Voice** – We engaged our members throughout our evaluation process of an electronic banking partner. Their responses and impressions of Q2’s platform all indicated that Q2 offered the most robust product with the features, flexibility and versatility they needed to effectively compete well into the future.

DISCOVER THE VALUE OF A PARTNERSHIP WITH PSCU FINANCIAL SERVICES

Contact us now at 1-800-443-7728 ext. 7877, or e-mail us at solutions@pscufs.com to learn how our suite of electronic services solutions can help you simplify your operations, attract new members, and build member loyalty.



**PSCU FINANCIAL
SERVICES®**

SHARED VISION. SHARED VALUES.®