# Build differentiated banking products that scale

*by* **Ω2** 

## Let's make finance human.

Our vision

#### from financial solutions tailored to their unique needs. Using the building blocks of banking — accounts, cards, payments, data and

controls, risk management, admin tools, program management, and monetization solutions — any company can embed banking into their existing product to create powerful experiences that solve specific problems for their users. One size doesn't fit all.

Historically, consumer banking has been a means to an end — a

Average people don't exist. Everyone's an individual and benefits

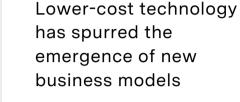
## cost of deposits to facilitate lending, which drives the revenue for most financial institutions in the U.S. As a result, consumers have

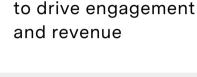
only had access to generalized, often fee-based products, which has created a whole generation of Americans underserved by the financial system.

unbanked or underbanked. SOURCE: THE FEDERAL RESERVE

How has finance changed?



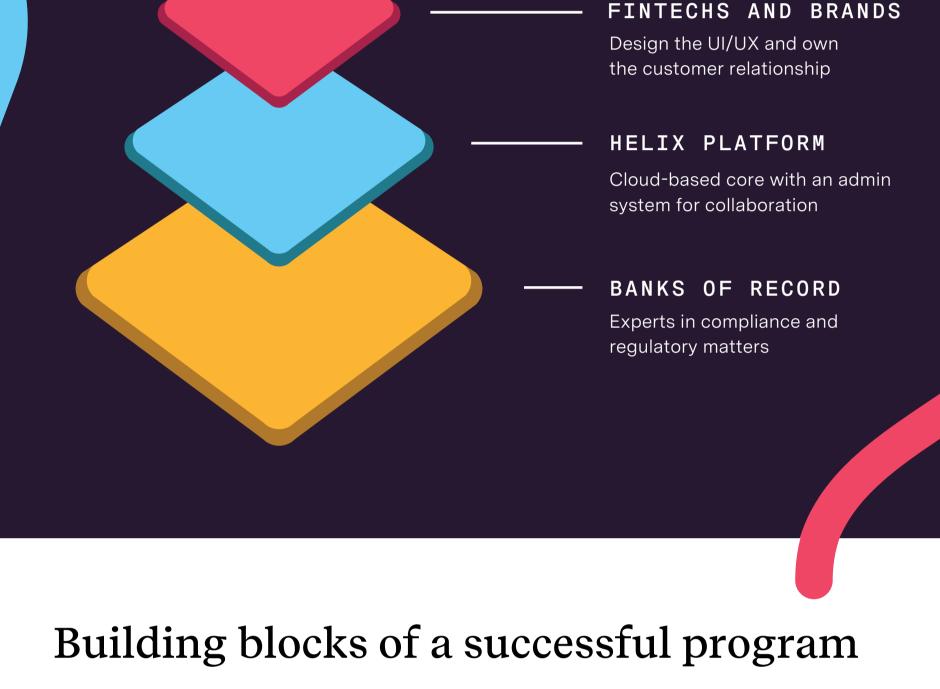




**Businesses** want

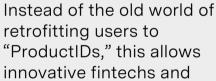
to expand horizontally

The layers of an embedded finance partnership



### individuals value important

Focus on what's



brands to design banking

customized experience for

products that provide a

each user.

transaction-level granularity.

Helix provides abundant

data and robust controls

that offers user-level and

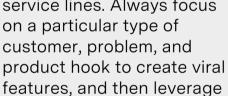
Build around

On average,

payday loan users

spend \$520 in fees

to borrow \$375



a broad range of

distribution channels.

To differentiate yourself,

create solutions that aren't

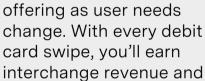
easily replicable by tightly

integrating your new banking

products with your existing

Combining the building blocks of banking delivers human-centric products like:

**PAYROLL** 



drive conversion into other

parts of your ecosystem.

Finally, you'll be rewarded

because your banking

customer interactions.

with increased usage rates

products will drive frequent

Realize maximum

The differentiated services

customers, and with Helix,

you can easily evolve your

you create will attract

#### GIG ECONOMY Up to 162 million individuals in the U.S. A financial hub for independent workers to manage their income and taxes and the E.U. engage in

SOURCE: MCKINSEY & COMPANY

SOURCE: NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Early paycheck access to avoid

SOURCE: THE PEW CHARITABLE TRUSTS

predatory payday lenders

The number one customer complaint regarding the claims process is delays

### INSURANCE Immediate insurance distribution with a virtual debit card

...and more opportunities.

independent work

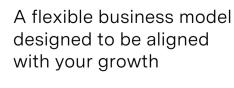
## TECHNOLOGY .

Why Helix?

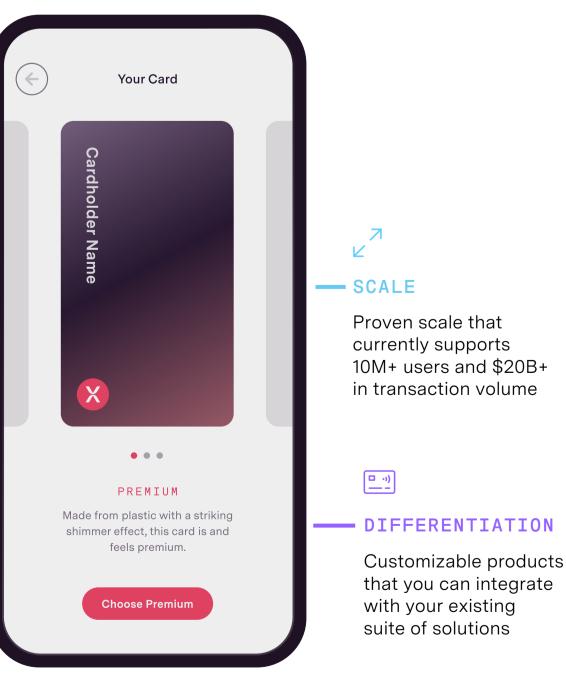
A proprietary, cloudbased core that doesn't

require middleware





**Our Customers** 



M1 Finance



gusto



acorns





ABOUT HELIX

Headquartered in Austin, Texas and part of the Q2 family, Helix makes it easy for fintechs and brands to embed personalized financial experiences that scale. Our proprietary platform supports 10M+ users and \$20B+ in transaction volume.

For more information, go to helix.Q2.com or email info@helix.Q2.com.