



helix

PRODUCT OVERVIEW

# Embed unique banking products that drive *engagement, retention, and revenue* — with Helix by Q2

You've already built a successful business and a loyal customer base. Now let's widen your competitive moat with personalized banking products. At Helix, we help you take the building blocks of banking — accounts, cards, data and controls, risk management, admin tools, program management, and monetization solutions — and embed them into your product suite to create a unique offering that helps grow your entire ecosystem.

By using Helix to add features like bank accounts and wallets, custom virtual and physical debit cards, payment management, and more to your product — and by personalizing them around each customer using the context you know about them — you'll be able to provide customers the financial services they're looking for but can't find elsewhere, driving engagement with your company.

Worried it might be too complicated? Fear not. Through our proprietary cloud-based core, unified admin console that connects your team with your bank, and pre-integrated fleet of partners and banks, we simplify all backend processes to make it easy for you to get to market. With Helix's technology stack, you can focus on developing financial experiences that meet users' needs without worrying about stability or integration risks. And remember, with every swipe of a debit card, you generate interchange revenue.

# Let's make finance easy and human

Stuffing users into one-size-fits-all products doesn't produce long-lasting usage or satisfaction. The more you can personalize a product to a user, the more differentiated you become. That's why we allow you to customize every aspect of your product around your users. Our comprehensive data sets and robust controls give you the ability to design unique, targeted products that drive engagement, retention, and profitability. Here are some more details about our program:



## Key functionality

With checking, savings, and joint accounts, custom physical and instant virtual debit cards, early direct deposit, ACH, remote deposit capture, personalized controls, and a constantly expanding list of vendor partnerships and integrations, Helix helps you be one step ahead of your competition.



## Flexible business model

We make money when you make money. Pay when you scale and enjoy the benefit of economies of scale. No platform minimums, low user fees, and maximum interchange share.



## Data you own

Learn from your customer data in real-time or through batch processing, and then act on it with AI, instant messaging, targeted offers, and more.



## Bank flexibility

We have a network of bank partners to make sure yours is a match. And if your strategy changes, you can switch banks, buy a bank, or apply for a charter, all while keeping your business line intact — without a data conversion or reintegration.



## Diverse use cases

From lending and payroll to rewards and personal finance, we can help you create solutions for every business scenario.

## 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](https://helix.Q2.com) or email [info@helix.Q2.com](mailto:info@helix.Q2.com).

