

Build *differentiated* banking products that *scale*

by Q2

22%

of U.S. adults are either unbanked or underbanked.
SOURCE: THE FEDERAL RESERVE

Our vision

Let's make *finance human*.

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

How has finance changed?



New platforms have democratized banking



Lower-cost technology has spurred the emergence of new business models



Businesses want to expand horizontally to drive engagement and revenue

The layers of an embedded finance partnership



FINTECHS AND BRANDS

Design the UI/UX and own the customer relationship

HELIX PLATFORM

Cloud-based core with an admin system for collaboration

BANKS OF RECORD

Experts in compliance and regulatory matters

Building blocks of a successful program



Build around *individuals*

Helix provides abundant data and robust controls that offers user-level and transaction-level granularity. Instead of the old world of retrofitting users to "ProductIDs," this allows innovative fintechs and brands to design banking products that provide a customized experience for each user.



Focus on what's *important*

To differentiate yourself, create solutions that aren't easily replicable by tightly integrating your new banking products with your existing service lines. Always focus on a particular type of customer, problem, and product hook to create viral features, and then leverage a broad range of distribution channels.



Realize maximum *value*

The differentiated services you create will attract customers, and with Helix, you can easily evolve your offering as user needs change. With every debit card swipe, you'll earn interchange revenue and drive conversion into other parts of your ecosystem. Finally, you'll be rewarded with increased usage rates because your banking products will drive frequent customer interactions.

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

On average, payday loan users **spend \$520 in fees to borrow \$375**

PAYROLL

Early paycheck access to avoid predatory payday lenders

SOURCE: THE PEW CHARITABLE TRUSTS

GIG ECONOMY

A financial hub for independent workers to manage their income and taxes

SOURCE: MCKINSEY & COMPANY

Up to **162 million individuals** in the U.S. and the E.U. engage in independent work

The **number one customer complaint** regarding the claims process **is delays**

INSURANCE

Immediate insurance distribution with a virtual debit card

SOURCE: NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

...and more opportunities.

Why Helix?



TECHNOLOGY

A proprietary, cloud-based core that doesn't require middleware



EXPERIENCE

Years of working with financial institutions and top-tier brands and fintechs



ECONOMICS

A flexible business model designed to align with your growth



SCALE

Proven scale that currently supports 10M+ users and \$20B+ in transaction volume



DIFFERENTIATION

Customizable products that you can integrate with your existing suite of solutions

Our Customers



MI Finance



Betterment



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.