helix

All Embedded Banking Partners Are Not Created Equal

Start with a truly modern core

The Building Blocks of Reimagined Banking

To create embedded banking that solves real problems for your customers and drives profitable growth, you need a partner with all the building blocks for your unique vision.

Reimagined banking starts with reimagined technology that checks all the critical boxes:

- Developer tools that help your product and engineering teams build personalized experiences
- Real-time access to essential customer data for personalization
- Cloud-based infrastructure that scales as you grow

Next, you need a trusted and experienced ally to help take on the operational burden of quickly getting to market with minimal risk, and one that will bring on a bank partner that's right for you. As you grow your embedded banking business, your partner bank will be the operational, compliance, and regulatory expert you rely on to thrive.

There are many banking-as-a-service and embedded banking vendors out there, but few offer the technology plus trusted guidance to meet all the requirements.

The Essential Checklist: Choosing Your Foundational Core

You need more than yesterday's middleware technology to build for the future. You need a modern core platform to scale for what's next.

McKinsey & Company puts it this way: "The rapidly evolving banking landscape is making new cores a necessity." But just calling a new banking core next-generation isn't enough for serious brand innovation and growth. It takes the speed, agility, and scalability of a truly modern core to deliver the right embedded experiences.

McKinsey has revealed what to look for in an authentically modern core platform[1]. Here's how Helix stacks up against most other vendors, which run on middleware legacy core processing.

by Q2

Is your provider delivering on the next-generation promise to help achieve your brand vision?

	How next-gen cores work	Helix by Q2	Middleware Legacy Core Processing
Architecture	Compartmentalized microservices built primarily by open-source languages, modern coding, and continuous innovation and deployment, allowing for the creation of new products rapidly	●	●
Infrastructure	Cloud-native functionality for scalability vertically and horizontally	●	
Data & Insights	Clear sources of truth for each repository; accounts can be basic with individual properties added; modem technologies (e.g., graph databases for fraud protection)	●	
Processing	Real-time transaction processing and settlement, as well as performance at scale	●	
Integration	Modular deployment based on event-driven architecture with extensive API layer and pre-built third-party connectivity (e.g., Know Your Customer (KYC))	●	●
Configurability	• Modern CI/CD with low-code setup for reduced cost to build and maintain • Authorized users can change system configuration relatively easily	●	
Revenue Model	• Pay for usage • Subscription fee with lower onetime fee at deployment • Pricing modeled by cloud economies of scale	●	

Helix is helping some of the most innovative brands transform their businesses through embedded banking. Let's talk about your vision and start building it together.

For more information, visit **helix.Q2.com** or email **info@helix.Q2.com**.

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 12M+ users and $20B+ in transaction volume.

[1] Should US Banks Be Moving to Next-Generation Core Banking Platforms, July 22, 2022