NEWS RELEASE

Q2 Innovation Studio Marks Five Years of Customer Adoption, with More Than 90% of Q2 Digital Banking Customers Leveraging Its SDK and Partner Ecosystem

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Q2 Innovation Studio now supports 450 financial institutions, enabling banks and credit unions to turn ecosystem innovation into measurable business outcomes

AUSTIN, Texas--(BUSINESS WIRE)-- **Q2 Holdings, Inc.** (NYSE: QTWO), a leading provider of digital transformation solutions for financial services, today announced that five years after its launch, more than 90% of Q2 digital banking customers are now utilizing **Q2 Innovation Studio**, the company's SDK-powered innovation model and embedded fintech ecosystem that enable financial institutions to deploy, build and scale digital banking innovations.

Financial institutions are under increasing pressure to differentiate, compete for deeper account holder relationships and respond to evolving consumer and business expectations. Built on Q2's award-winning **Software Development Kit** (SDK), Q2 Innovation Studio helps financial institutions meet those demands by enabling them to build directly on the **Q2 Digital Banking Platform** or rapidly deploy fintech solutions from an ecosystem of pre-integrated partners.

Q2 Innovation Studio has become a widely adopted model for helping financial institutions turn fintech access and platform extensibility into measurable business outcomes. More than 450 banks and credit unions rely on the ecosystem to address both immediate business priorities and emerging opportunities, from payments, fraud prevention and small business engagement to artificial intelligence and digital currencies. Today, the ecosystem contains more than 215 integrated partners, with the average financial institution running five partner integrations and some customers using as many as 20.

"The story really isn't about the size of the ecosystem alone. It's about the depth of usage and the results that our customers are achieving," said Q2 Senior Vice President of Q2 Innovation Studio Johnny Ola. "Q2 Innovation Studio extends the power of the Q2 Digital Banking Platform by helping financial institutions differentiate and compete, build new capabilities with unprecedented speed, and deliver more tailored digital experiences for the communities they serve."

Chartway Credit Union, a $3.2 billion financial institution headquartered in Virginia Beach, Virginia, used Q2 Innovation Studio to build a connected digital ecosystem focused on driving organic growth, strengthening fraud protection, and deepening member engagement without expanding internal technical resources. The credit union deployed a portfolio of strategically selected fintech partners to modernize account opening, embed small business banking capabilities, and protect members from increasingly sophisticated fraud. Results include 6% organic deposit growth, a 10% increase in digital banking transactions, and a 40%

reduction in manual fraud review volume.

As adoption continues to grow, Q2 continues to expand Innovation Studio into areas that reflect the next wave of digital banking priorities. Recent additions to the partner ecosystem include **Knot** and **Bloom Credit** for account management and financial health, respectively. These partners join a growing roster of innovative fintech providers, including **Stablecore** for stablecoin and digital asset capabilities, **Glide** for AI-enabled growth and account opening and **LegalZoom** for embedded legal services.

"The biggest challenge when launching new technology is bandwidth and implementation resources," said **Monit** VP of Enterprise Sales and Partnerships Max Koenig. "Q2 Innovation Studio removes all of that and gets us to market in about 10 days. But the more important story is what happens after deployment. Because Monit's product suite is already embedded inside the digital banking experience, our Q2 clients are seeing an expedited time to value regarding new product growth amongst their small business customers. The freedom the SDK provides our team allows us to ship new enhancements on our own timeline resulting in a fintech partnership that drives revenue for banks & credit unions."

To make it easier for financial institutions and developers to build on the Q2 Digital Banking Platform, Q2 recently introduced **Q2 Code**, a governed AI development environment that enables anyone to build experiences with Q2's SDK using natural language prompts. Unlike generic AI coding tools, Q2 Code is purpose-built for the Q2 Digital Banking Platform, with awareness of its SDK, APIs, guardrails, and constraints, helping teams generate compliant, production-ready extensions with greater speed, confidence, and consistency.

"Q2 Innovation Studio has fundamentally changed how we think about building and deploying capabilities for our customers," said First Financial Bank Texas EVP Digital Banking & Customer Service Center Frank Gioia. "We've been able to move into new product areas, including payments, fraud, and small business, with speed and confidence. And now with Q2 Code, we're exploring the evolution of what it looks like to build our own extensions on the same platform. The ecosystem and the development tools work together, and that combination is what makes Q2 a long-term strategic partner for us."

As Q2 Innovation Studio enters its sixth year, the focus turns to what comes next: accelerating the deployment of AI-forward capabilities across the ecosystem, expanding platform-native integrations, and giving financial institutions of every size a more guided, strategic path to innovation.

"Five years in, we're just getting started," said Ola. "Embedded fintech has changed what financial institutions can deliver, and the next chapter is about helping them move faster, build smarter and bring the next generation of digital experiences to market."

To learn more about the Q2 Innovation Studio, visit: **https://www.q2.com/products/digital-banking/innovation-studio**.

About Q2 Holdings, Inc.

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally. Q2 enables its financial institution and fintech customers to provide comprehensive, data-driven digital engagement solutions for consumers, small businesses and corporate clients. Headquartered in Austin, Texas, Q2 has offices worldwide and is publicly traded on the NYSE and NYSE Texas under the stock symbol QTWO. To learn more, please visit **Q2.com**. Follow us on **LinkedIn** and **X** to stay up to date.

MEDIA CONTACT

Carly Baker
Q2 Holdings, Inc.
+1 210-391-1706
Carly.baker@q2.com

Source: Q2 Holdings, Inc.