Q2central Reporting Guide

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Contents

PREFACE

This section explains the audience and purpose of this document. It provides documentation conventions and details about contacting Q2.

Purpose

This guide provides detailed descriptions about the reports available in Q2central, along with suggested usage and available filters.

It also includes information designed to help you create ad hoc reports and for working with the Q2central report options, in general.

Audience

This guide is designed for FI staff that are responsible for running and preparing reports at the FI. It is assumed that you are assigned to a CSR Role that has the appropriate Reporting rights enabled.

You should be familiar with the Q2central application, navigation techniques, and procedures for everyday tasks used in the application. If you are unfamiliar with Q2central or how to navigate within the application, refer to the document entitled, *Getting Started with Q2central* for that information.

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold	Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.
Italic	Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.
" "	Words enclosed in quotations include document titles and cross-references to related information that may prove helpful.

Document conventions (cont'd)

Monospaced	Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.
[ ]	Square brackets enclose optional information, as in [log_ name].
< >	A pair of angle brackets enclose labels, tags, and variables.
>	A single angle bracket separates menu options in a single procedure. For example, File > Open.
|	The vertical bar (pipe) indicates choices that may be entered, as in <5 | 6 | 7>.
	Text with this symbol indicate a Note. Notes provide information that supplements the main text, or refers to special situations.
	Text with this symbol indicates a tip. Tips provide information for an alternate method of performing a process or solving a problem.
	Text with this symbol indicates a caution. Cautions advise users of critical situations or situations that could result in a loss of data or system stability.
	Text with this symbol indicates the feature was added from an Idea submitted to the Q2 Customer Portal.

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Contacting Q2

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For more information

For support issues that cannot be resolved with the information provided here, contact Q2 Customer Support at (512) 275-0072, option 1.

For non-support issues, contact your Q2 Relationship Manager.

CHAPTER 1: WORKING WITH Q2CENTRAL REPORTS

Q2central offers reports to help you with day-to-day system management. Most of the reports in this guide are available in the Reporting section of Q2central's workspace tree, based on your FI's specific needs; however, a few reports are noted in other areas of Q2central.

Topics in this section include:

- [Overview of Q2central reports](#)
- [Prerequisites](#)
- [List of Q2central reports](#)
- [Tips for reports](#)
- [Changing timeout limits](#)
- [Generating and viewing a report](#)
- [Saving a report](#)

Overview of Q2central reports

This section provides an overview of the Q2central Reporting functionality. It covers general topics on the reports available, as well as generating, viewing, and saving reports.

There are dozens of formal reports available in Q2central, accessed from the main Reporting option in the workspace tree. Q2central also contains several beneficial reports accessible from other functions, as well as some advanced reporting products. See [More reporting options from Q2](#).

Reports include data acquired since implementation of Q2 products, with the exception of any data purged from your system.

Prerequisites

You must have rights to access reports, as determined by the CSR Role to which you are assigned.

> ⚠️ **Caution:** Keep in mind as you save or print reports that they may contain sensitive information about your FI and/or its end users.

List of Q2central reports

The following table lists the Q2central reports, along with their associated category, and the type of data they reference.

List of Q2central reports

Report name	Category	Channels: Q2online (O), Q2mobility Apps (M), text (T), voice (V)	FI staff data	End user data
ACH Aggregation	Operations	n/a		X
ACH Exposure (with PassThru)	Audit & Compliance	n/a		X
Auditing Summary	Audit & Compliance	O, M, T, V	X	
Batch	Operations	n/a		X
CSR Audit	Audit & Compliance	n/a	X	X
CSR Roles	Audit & Compliance	n/a	X	
CSR UUX Front End Audit	Audit & Compliance	O	X	
Customer Access Information	Operations	n/a		X
Customer Contact Information	Operations	O, M, V		X
Customer	Operations	O, M, T, V		X
Deleted Customer	Operations	O, M, T, V		X
Fee Plans	Operations	n/a		X
Fee Plans Calculation by Month	Operations	n/a		X
Generated Transactions By Device[1]	Usage & Activity	O, M, T, V		X

List of Q2central reports (cont'd)

Report name	Category	Channels: Q2online (O), Q2mobility Apps (M), text (T), voice (V)	FI staff data	End user data
Login Activity by Device	Usage & Activity	O, M, T, V		X
New Customer	Operations	O, M, T, V		X
Processed Transaction	Operations	O, M, T		X
Q2assist Audit	Audit & Compliance	n/a	X	
Risk Management	Audit & Compliance	n/a	X	
SAC Lookup	Operations	O		X
Third-party data linking reports	Custom	O, M, T		X
Transaction	Operations	O, M, T, V		X
User Activity	Usage & Activity	O, M, T, V		X
User Activity + Scoring	Usage & Activity	O, M, T, V		X
User Preference Updates	Operations	O		X
Wire Transactions International	Operations	O, M		X
Wire Transactions	Operations	O, M		X

[1]The Generated Transactions by Device report replaces the Transactions report.

Tips for reports

A toolbar appears at the top of many Q2central reports, as described in the following table.

Reports toolbar

Reports toolbar button reference

Toolbar button	Keyboard Shortcut	Name	Description
	Ctrl + S	Save	Retains changes made in Q2central, including changes to the workspace configuration, column, and default searches.
	Ctrl + Shift + S	Save and Close	Retains changes made in Q2central and automatically closes the current dialog box.
	Ctrl + P	Print	Displays the print window, where you can select print options. .
	F1	Context Help	☑ **Tip:** For the most current user documentation, go to the menu bar and click **Help > User Guide**.

☑ **Tip:** A blank report usually means that no results were found. Check the parameters to verify that they make sense. For example, a report showing yesterday's activity may be empty if run on a Monday, or a day following a holiday, due to unscheduled processing.

☑ **Tip:** Click and drag the edges of a report to resize it.

Changing timeout limits

When running reports that take longer than the 20-second default, you can change the timeout limit for your Q2central session.

To change the timeout limits

1. Launch the Q2central application to display the Q2central login page.
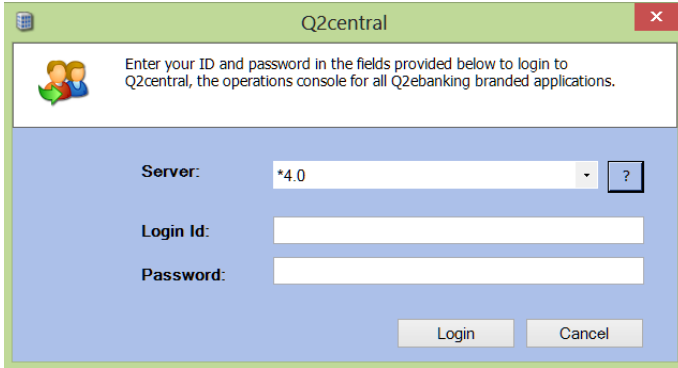
2. Click **?** to display the Login Preferences window.
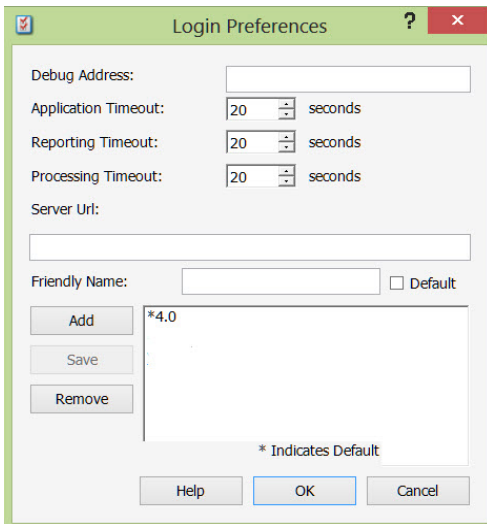
3. In the **Reporting Timeout** box, increase the time limit (in seconds). For example, 200 seconds allows Q2central approximately three and a half minutes to compile data for a report. Controls are also available for application login timeout and Process Wizard timeout.
4. Click **OK** and proceed with login.

Generating and viewing a report

Although Q2central data is frequently synchronized with the FI core, data extracted for reports comes from the Q2central database. For that reason, Q2 recommends consulting the core directly when searching for specific details about a very recent event. Most reports default to 12 A.M. of the day selected as the start time, 11:59:59 P.M. as the end time, or the current time if today's date is selected.

To generate and view a report

1. In the Q2central workspace tree, click **Reporting**, then select a report type.
2. On the report list, double-click the report you want.
3. Select parameters, as necessary, and click **OK** to view the data.

> **Tip:** For actions you can take, see Tips for reports.

Saving a report

To save a report

1. Display the information you wish to save.
2. Click the **Save** button in the top toolbar.
3. When the Save As dialog box appears, navigate to the location where you want to save the file, and click **Save**.
4. When the confirmation message appears, click **OK**.

> **Note:** If you specify a file name that is already in use, Q2central will ask if you want to overwrite the existing file. There is no option to append or add data to an existing file.

> **Tip:** You can append .CSV or .XML to a report filename when you save it. Depending on your workstation settings, you may be able to import the file in a spreadsheet program such as Microsoft Excel. Note that the resulting XLS file will only be meaningful if the original report is organized in tabular format.

CHAPTER 2: REPORTS FOR MONITORING OPERATIONS

The reports provided in the Operations folder in Q2central allow you to create reports that monitor operational features in the system, including fee plans, transactions, and user preferences.

> **Note:** To run Operations Reports, you must be assigned to a CSR Role with the *REPORTING: Run Operations Reports* right enabled.

Operations reports

The Operations folder includes reports that provide detailed system activity from either the end user or FI aspect. The Operations reports include the following:

- ACH Aggregation report
- Batch report
- Customer Access Information report
- Customer Contact Information report
- Customer report
- Deleted Customer report
- Fee Plans report
- Fee Plans Calculations by Month report
- New Customer report
- Processed Transaction report
- SAC Lookup report
- Transaction report
- User Preference Updates report
- Wire Transactions report
- Wire Transactions International report

ACH Aggregation report

This report provides a view into end users' ACH transaction activity in the system. For ACH-enabled Users, it provides User's Customer name and number, account number, transaction type, and whether the transaction was a credit, debit or prenote. Batch transactions also show total transactions in a batch and total batches.

ACH PassThru transactions are not included in this report. Please notify your Project Manager if this is needed for PassThru.

Transaction types shown are the most granular available in the system for which counts are available, and may not exactly match those on the fee plan or other transaction type listings in Q2central.

Suggested usage

Run monthly to view trends on who is initiating what types of ACH transactions and how often.

Use it to evaluate the appropriateness of current limit settings for your end users.

> **Note:** Colors are for easier visibility only and have no special meaning.

Filters available

- Start Date
- End Date
- Detail Level
    - by Group
    - by Customer
    - by Account
    - by Transaction Type
    - by Item

Batch report

This report lists processed batches that entered each status during the specified time period. "Processed" means that the batch was processed by the Q2central Process Wizard. Within each status type, batches are sorted by time stamp, indicating the time the batch was processed.

Suggested usage

Run this report for audit purposes and to gauge the volume of processed transactions.

This report can be filtered to show only processed batches. This report does not exclude batches that failed (for example, batches that contained transactions posted against a closed account).

Filters available

- Start Date
- End Date
- Exclude Batches Not Processed (Yes/No)

Preselected reports

- Batch Report - Last Month
- Batch Report - This Month
- Batch Report - Today
- Batch Report - Yesterday

Customer Access Information report

This report shows which end users have secure access contact information on file, as stored on the FI core.

Details on grid view show the name, login ID, email address, and/or phone number(s) used to receive secure access codes (SACs).

Suggested usage

Use this report to gauge the level of risk to which end users are exposing themselves. This data can be used to support new education campaigns to improve end-user compliance with security measures.

Filters available

- Ignore Ranges and Select All Customers (Yes/No)
- Customer Name Starting at
    - A–Z
    - Numbers and Symbols
- Through
    - A–Z
    - Numbers and Symbols

Customer Contact Information report

This report lists the contact information that is on record (that is, stored on the FI core) for each Customer and, optionally, also User/UserLogins. Details on grid view are address and address type, phone numbers, Tax ID or SSN, creation dates, whether entity was auto-enrolled, and last login.

Suggested usage

Use this report to:

- Generate a general or channel-specific call list or mailing list for contacting Customers without using Secure Messaging.
- Troubleshoot addition of end users by viewing creation date, creation method and CSR.
- Identify seldom-used logins by viewing last login date/time and sorting in ascending order.

Filters available

- Ignore Ranges and Select All Customers (Yes/No)
- Customer Name Starting at
  - A–Z
  - Numbers and Symbols
- Through
  - A–Z
  - Numbers and Symbols
- Sort by
  - Customer
  - Channel
  - Group
  - User
  - Last Login
- Sort Order
  - Ascending
  - Descending
- Include Deleted Customers (Yes/No)
- Include Auto Enrolled Customers (Yes/No)
  (If *Yes*, the report includes Customer records that were created via AutoEnrollment processes which set their AutoEnrolled flag to True. If the AutoEnrolled flag is set to False, those records are not included.)

- Include User Data? (Yes/No)
  (If *No*—the default—then the report will only show the data for the
  Customer level. If *Yes*, the report will include the information for the User
  and UserLogin levels.)

Customer report

The Customer report shows enrollment statistics by Channel, Group, and Login Status. Note the following details about this report:

- The numbers in this report are Login counts for undeleted Customers.
- Primary CIF identifier is provided at Customer level.
- Logins that are not Voice or Text are identified as "Browsers/Apps" and include logins for Q2online and Q2mobility Apps.
- Customer Report by Channel view shows percentage and number of end users enrolled in each channel (Browsers/Apps, Text Banking, and Voice).
- Customer Report by Group view shows the same data sorted by Group, for all channels.
- Customer Report by Status view shows the same data sorted by login status, such as expired password, locked out, and more, for all channels.

Suggested usage

Use the Customer Report by Channel report to plan marketing and new account enrollment activities, or to provide indicators for accounts that might be targeted to market online banking enrollment.

Use the Customer Report by Group report to evaluate efficiencies of scale when assigning rights. This view enables you to see how many Users are in each Group.

Use the Customer Report by Status report to identify Users who are struggling with logging in so that you can proactively offer assistance. This report is especially useful at Go Live—the period when an online banking system is first being used by an FI.

Filters available

- Group by
  - Channel
  - Group
  - Status

Preselected reports

- Customer Report by Channel
- Customer Report by Group
- Customer Report by Status

Deleted Customer report

This report lists Customer records that were deleted from the system during the specified time period. The numbers in this report are Login counts.

Customers with no associated Login records are included in the No Channel Logins section of the first summary table, but omitted from the remaining summary table; that is why totals in these tables may vary.

Customers without logins are also not included in the Details section of the report; however, they are included in the Grand Total Login Count.

The Group sort lists all Groups regardless of their content.

Suggested usage

Use this report as needed to troubleshoot User maintenance issues in which a Customer appears to have been deleted (and shouldn't have been) or not deleted (and should have been).

Run this report monthly to gather statistics to guide your account retention efforts.

You may wish to require backup documentation from FI staff who perform deletions.

Filters available

- Start Date
- End Date
- Group By
    - Channel
    - Group
    - Status

Preselected reports

- Deleted Customer Report by Group
- Deleted Customer Report by Group – Last Month
- Deleted Customer Report by Group – This Month

Fee Plans report

This report provides details about fee plans used at your FI, along with the number of Customers that use the fee plans.

Suggested usage

Use this report to obtain an overview of all fee plans for comparison or for Customer assignment purposes.

Refer to this report when manually inputting transaction information into the FI's core for Customers that are on account analysis.

Filters available

- Customers with or without fee plan
    - Without Plan
    - With Plan

Fee Plans Calculations by Month report

> **Note:** To view a history of charges that were actually processed at the end of the month, see [Viewing output files for processed activity](#).

This report indicates the charges potentially generated by each Customer, under each fee type of the current version, of each fee plan for a given month.

> **Note:** Fees are potential because this report uses the current version of the plan, regardless of what was actually in place during the time period specified in the filters.

Grid view shows which types of fees could have resulted under each fee plan, for each Customer. Details include the plan's start date and how much each Customer may have been charged under the plan during the specified period.

Fees are not charged in the following situations:

- When Initial Plan Months are specified, no fees are applied during the free months when this Customer is added to the plan.
- When any number on a fee plan is changed (or when the version of Q2central is updated), the fee plan is considered new, and the above scenarios take effect.
- If the *Charge Base Only If Used* option is enabled for an item on the fee plan and the Customer had no usage of that item during the month, then the base monthly fee is not applied to that item.

Suggested usage

Use this report to view and troubleshoot fees assessed to specific Customers, or to monitor fee plan usage for revenue projection and pricing purposes.

New Customer report

This report shows enrollment statistics by Channel, Group, and Login Status. The numbers in this report are Login counts for undeleted Customers.

The primary CIF identifier is now provided at Customer level.

Logins that are not Voice or Text are identified as "Browsers/Apps".

> **Note:** UiSource is no longer used to distinguish between the Internet and Mobile channels.

Suggested usage

Use this report to gauge the impact of promotional efforts, or to target new end-user outreach, assistance, and training.

Filters available

- Group by
    - Channel
    - Group
    - Status
- Start Date
- End Date
- Include Email Information (Yes/No)

Preselected reports

- New Customer Report by Channel
    - Last Month
    - This Month
    - Today
    - Yesterday
- New Customer Report by Group
    - Last Month
    - This Month
    - Today
    - Yesterday

Processed Transaction report

This report shows system transactions that were processed either by FI staff in Q2central, or processed directly to the core of the FI. It shows the percentage and number of transactions processed during the specified time period, sorted by their resulting transaction status. It also includes transaction ID, debit or credit, user name, date, time, and channel for each resulting transaction status such as Processed, Manually Processed, Host Failed, or Sent to Host.

Transaction types shown are the most granular available in the system for which counts are available, and may not exactly match those on the fee plan or other transaction type listings in Q2central.

This report excludes canceled, authorized, or pending processing transactions.

Suggested usage

Run this daily to monitor the number of transactions the FI processes. This report may be used to identify trends or unusual spikes that could indicate fraud or transmission problems.

Filters available

- Group by
  - Status
  - Type
- Start Date
- End Date

Preselected reports

- Processed Transaction Report by Status
  - Today
  - Yesterday
- Processed Transaction Report by Type
  - Today
  - Yesterday

SAC Lookup report

This report can be run with or without specifying a login ID.

Without a specified login ID, it lists any active (unused) secure access codes (SACs) for all end users. With a specified login ID, it provides details about the most recent time a secure access was sent to that login holder. It provides the following:

- Number of codes sent to the person linked to the login ID
- Date and time of expiration
- Notification status (whether the code was sent successfully)
- Notification type (voice, email, text)
- Error message (if any)
- Access code

Suggested usage

Use this report to provide the access code on a one-time basis to an end user. (If you do this, remind end users that they still need to obtain a different access code and fully complete the multi-factor authentication (MFA) process the next time that they log in.)

You can also use this report to troubleshoot a situation where the end user did not receive the code. For example, if a voice notification delivery failed, it is possible an incorrect phone number is on record for this login.

Filters available

- Login Name (that is, the Login ID)

Transaction report

This report lists all transactions in the system during the specified time period. It differs from the Processed Transaction reports because it includes in-process transaction statuses. It shows the percentage and number of transactions currently in each status or of each type, whose Process Date falls within the specified time period. It includes transaction ID, debit or credit, User name, process date/time, channel, and amount for each transaction.

Transaction types shown are the most granular available in the system for which counts are available, and may not exactly match those on the fee plan or other transaction type listings in Q2central.

> **Note:** The channel labeled "Internet" represents transactions that may have been authorized on desktop, tablet, or smartphone.

Suggested usage

Use this report to identify trends or unusual spikes that could indicate fraud or transmission problems.

Filters available

- Group By
  - Status
  - Type
- Start Date
- End Date

Preselected reports

- Transaction Report by Status - Last Month
- Transaction Report by Status - This Month
- Transaction Report by Status - Today
- Transaction Report by Status - Yesterday
- Transaction Report by Type - Last Month
- Transaction Report by Type - This Month
- Transaction Report by Type - Today
- Transaction Report by Type - Yesterday

User Preference Updates report

This report shows end-user initiated updates for the specified time period, grouped by User. Updates include the following:

- Changes to name, phone number, email, and address
- All transaction rights including:
    - Dual Action,
    - Customer-level rights
    - User-level rights
    - Account access
- SAC targets

> **Note:** Desktop, tablet, and smartphone logins appear on this report as Internet.

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve system performance. If you require data from a time period that exceeds your available audit history, please contact Q2 Customer Support to request a data archive retrieval.

> **Tip:** This report can return a large amount of data. For best results, request the minimum time range for your needs.

Suggested usage

Use this report to troubleshoot potential breaches of security based on unauthorized usage of the end user's login information. Or, use it to verify end users' statements about actions they completed in online banking.

Filters available

- Start date
- End date

Wire Transactions report

This report lists all domestic wire transfers by Process Date in the system during the specified time period. Details about the wire request include tracking ID, amount, Customer name, User name, originating account, routing number, and FI name. Some additional details may be included, such as accompanying message (if any), beneficiary FI information, intermediary FI information, and more.

> **Note:** Domestic and international wire transfers are separate reports.

Suggested usage

Use this report to track wire transfers and troubleshoot any that failed to arrive.

Filters available

- Start Date
- End Date

Preselected reports

- Wire Transactions International

Wire Transactions International report

This report lists all international wire transfers by Process Date in the system during the specified time period. Details about the wire request include tracking ID, amount, Customer name, User name, originating account, routing number, and FI name. Some additional detail s may be included, such as accompanying message (if any), beneficiary FI information, intermediary FI information, and more.

> **Note:** Domestic and international wire transfers are separate reports.

Suggested usage

Use this report to track international wire transfers and troubleshoot any that failed to arrive.

Filters available

- Start Date
- End Date

CHAPTER 3: REPORTS FOR AUDITING AND COMPLIANCE

You can use the reports in the Audit & Compliance folder in Q2central to compile and review FI staff activity, transaction limits, and potential security risks.

> **Note:** To run Audit & Compliance Reports, you must be assigned to a CSR Role with the *REPORTING: Run Audit Compliance Reports* right enabled.

Audit and Compliance reports

These Q2central reports help your FI track staff activity and to view their permissions. The reports in this section include the following:

- ACH Exposure (with PassThru) report
- Auditing Summary report
- CSR Audit report
- CSR Roles report
- CSR UUX Front End Audit report
- Q2assist Audit report
- Risk Management report

ACH Exposure (with PassThru) report

This report enables you to evaluate whether limits are correctly set for ACH-enabled Groups and Customers. It provides details of daily and monthly credit and debit limits that have been set for each Customer. It also shows dollar and percentage usage by each Customer against that limit in the specified month. May reveal situations where limits can be lowered without affecting end users.

> **Note:** As of April 2017, this report does not include Corporate Banking Customers.

Suggested usage

Run monthly for Legal and Compliance departments so they can evaluate the appropriateness of current limit settings for your FI.

Filters available

- Hide 0$ Amounts check box
- Group Filter (Leave blank for all groups)
- Only Show Group Totals
- Select Month/Year

Auditing Summary report

This report actions performed by FI staff in the system. It lists a unique audit ID, CSR name, Customer name (if applicable), time and date of action, general nature of the activity, its category, and the result of the action. *None* appears in lieu of CSR name to track Audit or System Administration events .

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve system performance. If you require data from a time period that exceeds your available audit history, contact Q2 Customer Support to request a data archive retrieval.

> **Tip:** This report can return a large amount of data. For best results, request the minimum time range for your needs.

Suggested usage

Run this report daily for the previous day and store for audit requests. You may wish to group the report by actions such as:

- Change password
- Enable/disable end user
- Add/delete end user
- Add/delete account
- Change login ID
- Change secure access information

> **Tip:** Use the unique audit ID in this report to look up additional details under **Administration > Auditing** or when communicating with Q2 about support issues.

Filters available

- Group By
  - Action
  - Category
  - CSR
- Start Date
- End Date

CSR Audit report

This report is a detailed list of most changes made to the system during the specified time period. It provides a view of specific fields and rights that were changed, and serves as an audit log of most Q2central actions by FI staff. This report also captures the information before and after FI staff makes a change.

Information is grouped by CSR Login. Account deletions and some contact information deletions are not reflected in this report.

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve performance of your system. If you require data from a time period that exceeds your available audit history, please contact Q2 to make a data archive retrieval request.

> **Tip:** This report can return a large amount of data. For best results, request the minimum time range for your needs.

Suggested usage

Run daily to monitor FI staff activity in sensitive areas. You may wish to require that FI staff provide daily backup documentation, such as email or secure message requests from end users, to support the changes listed on the report.

Use to troubleshoot errors in end user contact information or access.

Run monthly (or as required) and store for audit purposes.

Filters available

- End Date
- Days in Report

CSR Roles report

This report lists all rights held by FI staff. Information in this report includes:

- Number of FI staff per role
- Each staff person's role
- Login ID
- Date/time of last change
- Granted rights (in black)
- Denied rights (in red)

> **Note:** Deleted CSRs are excluded from the report.

Suggested usage

Use this report to respond to an audit request for a list of current administrative rights granted to each FI staff person.

Run the report with or without rights included to meet the exact audit request.

Filters available

- Group by
  - by CSR
  - by Role
- Show Rights (Yes/No)

CSR UUX Front End Audit report

This report is a detailed list of CSR Users that logged into online banking on behalf of an end user via the CSR Assist feature. It lists each CSR's CSR Role and session details, including type of login (for example, View Only or View and draft), as well as the date and time when the CSR logged in and then logged out.

This report also includes the IP Address of the device used by the CSR, a list of records changed during the session (for example, approved transactions), plus the User Agent details such as operating system, browser, and browser version.

Suggested usage

Run monthly (or as required) and store for audit purposes.

Filters available

- End Date
- Days in Report

Q2assist Audit report

This report is a detailed list of logins, password resets, login unlocks, logoffs, and session time-outs performed in Q2assist, an optional product that FIs can use to provide back-office support for Q2 products while meeting minimum installation requirements.

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve system performance. If you require data from a time period that exceeds your available audit history, please contact Q2 Customer Support to make a data archive retrieval request.

> **Tip:** This report can return a large amount of data. For best results, request the minimum time range for your needs.

Suggested usage

Run daily to monitor FI staff activity in sensitive areas. You may wish to require that FI staff provide daily backup documentation, such as email or secure message requests from end users, to support the changes listed on the report.

Use to troubleshoot errors in end-user contact information or access.

Run monthly (or as required) and store for audit purposes.

Filters available

- End Date
- Days in Report

Risk Management report

This is a high-level report on activities with potential security impact. It omits the details available in the Auditing Summary Report, but includes what action was performed, CSR name/login (including Automated Processing), Customer (if applicable), date/time the action was initiated, and results. An audit ID is provided for each action. Information can be grouped by action, category, channel, CSR User, or day. A Primary CIF is provided, if available.

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve system performance. If you require data from a time period that exceeds your available audit history, please contact Q2 Customer Support to request a data archive retrieval.

> **Tip:** This report can return a large amount of data. For best results, request the minimum time range for your needs.

Suggested usage

Use this report to monitor or troubleshoot daily processing and transactions by FI staff. Use it to answer questions such as, "Who created this Customer record?", or "Who deleted this User?"

Filters available

- Group by
    - Action
    - Category
    - Channel
    - CSR
    - Day
- Start Date
- End Date

> **Note:** The channel labeled "Internet" represents transactions that may have been authorized on desktop, tablet, or smartphone.

CHAPTER 4: REPORTS TO MONITOR USAGE AND ACTIVITY

The reports provided in the Usage & Activity folder in Q2central allow you to compile data showing user trends and frequencies.

> **Note:** To run Usage & Activity Reports, you must be assigned to a CSR Role with the *REPORTING: Run Usage Activity Reports* right enabled.

Usage & Activity reports

The Usage & Activity category contains the following reports for generated transactions (GTs) and login frequency, as well as user activity and scoring that can be used to track various aspects of end-user activity.

- Generated Transactions By Device report
- Login Activity by Device report
- User Activity report
- User Activity + Scoring report

Generated Transactions By Device report

This report shows Q2 generated transactions that were processed either by FI staff in Q2central, or processed directly to the core of the FI. This report includes the following transaction types:

- Payroll
- Collections
- One-time payment
- Single receipts
- Funds transfer
- Wire transfers (both domestic and international)
- Stop payments
- Address changes

This report is provided to FIs whose online banking systems are hosted in the Q2 data centers and that offer the Unified User Experience (UUX) Release 4.0 or later to end users.

It provides transaction counts by device for a specified month. The first table in the report shows a count of all transactions by status, including failed, canceled, and incomplete transactions.

Note the following details about this report:

- Transactions that are drafted but never authorized are not included.
- Data cannot be reported prior to when the extraction process for this report began on February 1, 2015.
- The Other column is a tally of transactions processed via an alternate source, such as custom forms, third-party application program interfaces (for example, if an API adds child records for a recurring transaction), member-to-member transfers, and mobile remote deposit capture (mRDC).

Output

The output for the Generated Transactions by Device report is available in text or PDF format. The PDF includes graphical representations of monthly transaction counts by channel and device.

To save a copy of a PDF report for your internal records, use the Save option (shown below) that appears in the PDF viewer rather than the Save button in the upper-left corner of the Q2central user interface.

PDF Save option

Suggested usage

Run this report daily to monitor the number of transactions processed by your FI. This report may be used to identify trends or unusual spikes that could indicate fraud or transmission problems.

Filters available

- Report Format
  - PDF
  - Text
- Starting (month)

Login Activity by Device report

This report shows login statistics for desktop usage (by browser) and mobile usage (by device and OS) for the specified time period. It does not report an individual's activity; that is, if a user logs in on a PC and again on a tablet, those logins are counted independently.

This report may also include logins by apiUser, alertsUser, and Intuit, which are automated or machine-enabled logins; these logins result in a higher than expected number of logins throughout a 24-hour period.

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve system performance. If you require data from a time period that exceeds your available audit history, please contact Q2 Customer Support to request a data archive retrieval.

Suggested usage

Run this report for audit purposes and to gauge volume of processed transactions.

Filters available

- Starting
- Ending
- Grouping
    - By Day
    - By Hour

Preselected reports

- Daily Lookup
- Monthly Lookup

User Activity report

This report is an audit log of online banking end users. It captures actions that are considered to pose some risk, such as login, changes to profile or SAC targets, device registration, adding and authorizing transfers, accessing Bill Pay, and more. If the end user views or clicks a page and does not take action, an entry is not created on this report.

The report shows the date and time that each session started, the IP (Internet provider) address from which login originated, browser type and version, and operating system version. It is possible to derive the device type that was used, as well as logins via third-party software such as Quicken® (identified on the report as No User-Agent Data Available). Failed login attempts appear here as well. For transfers, the report includes the type, description, amount, recipient name, and processed date.

Suggested usage

Use this report to troubleshoot potential breaches of security based on unauthorized usage of the end-user's login information. Or use it to verify end-users' statements about actions they completed or occurrences they experienced in online banking.

You may wish to use this report to identify inactive logins.

Filters available

- Login Name
- Channel
    - Online
    - Mobile
- Start Date

User Activity + Scoring report

This report is an audit log of online banking end user activity. It captures actions that are considered to pose some risk, such as logins, changes to profile or SAC targets, device registration, adding and authorizing transfers, and accessing Bill Pay. If a user views or clicks a page but does not take action, those details are not included on this report.

Intended for FIs that use Q2 Sentinel (formerly called *Risk and Fraud Analytics or RFA*), this report includes the same details as the User Activity report, plus scoring information. When Q2 Sentinel is in Active Mode, it analyzes recent user login behavior with past behavior, along with other statistics, and then flags transactions as suspect to warn about possible fraud.

Warnings can also be triggered due to issues with the wedge, the Q2platform component that supports services such as Bill Pay, as well as custom forms such as those created for credit card payments. CSR Notifications related to wedge issues include:

- Risk Fraud Analytics Wedge Call Failed – This indicates that one or more transactions did not reach Sentinel in time and were placed in the Draft Transactions folder.
- Risk Fraud Analytics Failed – This wedge-related notification may occur due to a disruption in server activity or another anomalous event.

This report relies on data stored in the Q2 audit table for your FI. Q2 regularly archives information from this table to improve system performance. If you require data from a time period that exceeds your available audit table record history, please contact Q2 Customer Support to request a data archive retrieval.

> **Tip:** This report can return a large amount of data. For best results, request the minimum time range for your needs.

Filters available

- Login Name
- Channel
  - Online
  - Mobile
- Start Date

CHAPTER 5: WORKING WITH CUSTOM REPORTS

This section contains information on the ACH Exposure report, creating ad hoc reports, and procedures for commonly requested sets of data. It does not document the reports built specifically for your FI.

Not all reports are appropriate for all FIs; Q2 can help you determine whether you may benefit from adding a particular report. If you are interested in obtaining any of these reports, contact Q2 Customer Support or your Q2 Relationship Management (RM) team. If you are interested in having Q2 develop a custom report not listed here, development charges will apply.

> **Note:** To run Custom Reports, you must be assigned to a CSR Role with the *REPORTING: Run Custom Reports* right enabled.

Custom reports

The Custom report folder contains the reports that Q2 built specifically for your FI or optional reports that your FI requested. In previous versions of Q2central, these reports were available in SAP® Crystal Reports format; they are now available in HTML format.

> **Note:** You cannot add or remove fields on Q2 custom-built reports. These are custom in the sense that the set installed at your FI is unique.

This section contains the following topics for working with custom reports:

- Creating Ad Hoc reports
- Viewing CSR security-related actions report
- Viewing end user activities report
- Viewing output files for processed activity
- Viewing a Customer IP address with action types report
- Viewing FI staff action details
- Third-party data linking reports

Creating Ad Hoc reports

The administrative auditing function provides information about usage of Q2 products by FI staff and end users. It allows you to build your own ad hoc reports (that is, you can specify the fields included in the report, as well as the filters). This option shows a stream of events that may be searched for troubleshooting purposes and that are available for FI staff alerts.

> **Tip:** Not all events displayed on the event log are appropriate for response or even of interest to busy FI staff. Rather than browsing the list, use it for specific searches as described here.

> **Tip:** By default, data will be sorted the same way it was sorted the last time you ran this report. We recommend that after running queries, you re-sort to remove unintended filters for next time.

Viewing CSR security-related actions report

To view security-related actions by CSRs (for audits or daily monitoring)

1. In the Q2central workspace tree click **Administration > Auditing**
2. Select the Field Chooser icon (   ) and select **Action, CSR Login, CustomerName,** and **DateTime** as the search criteria.
3. Close the Field Chooser.
4. Set the filter boxes at the top of the window to Action and Contains.
5. In the third box, type the action you want to display. For example, to view all actions that affected end users, type user.
6. Click **Search** to display results.
7. Click the **Action** column heading to group the same kinds of actions together.
8. Re-run the report for each action type of interest.
9. (Optional) Double-click an audit item to display the Audited Event Details window.

> **Tip:** You may wish to direct FI staff to provide daily backup documentation for all security-related actions.

Viewing end user activities report

To view end user activities affecting a specific end user

1. In the Q2central workspace tree, click **Administration > Auditing.**
2. Select the Field Chooser icon ( ) and select **Action, CSR Login, CustomerName, DateTime,** and **User Login** as search criteria.
3. Close the Field Chooser.
4. Click **Refresh**.
5. Set the filter boxes at the top of the window to **Action** and **Contains**.
6. In the third box, type the action you want to display. For example, to view all actions that affected end users, type user.
7. Click **Search** to display results.
8. Click the Action header to group the same kinds of actions together.
9. (Optional) Double-click an audit item to display the Audited Event Details window.
10. Re-run the report for each action type of interest.

> **Note:** If a report includes login IDs and you see an encrypted character string (for example, 5edc4a9f-2c85...) where a login ID should appear, this indicates that the login occurred via a CSR using CSR Assist.

Viewing output files for processed activity

There are several processing activities that yield output (history) files documenting the information that was processed. These are available indefinitely for viewing in Q2central.

To view output for fee plan processing

1. In Q2central, navigate to **Transactions > Process History**.
2. Make sure Field Chooser shows at least Name, CSR, Result, and Start Date.
3. Set the search fields to **Name > Begins With**, then type `Fee`.
4. Click **Search** to list available processing events.
5. Find the date of the fee plan charges you processed.
6. Verify the charges are at Complete status with no errors.
7. Double-click the row to display the Batch Information window.
8. Click the **Output** tab.

9. Double-click the row that shows the report type you want to view:
    - .ach – Lists processed fees in fixed-length NACHA format.
    - .rpt – Lists processed fees in non-delimited format.
    - .exceptions – Lists Customers to whom fees are not charged due to lack of usage or a missing debit account.
    - [custom file format] – Provides fees and usage, usually without calculations, suitable for import to a third-party account analysis software.

Viewing a Customer IP address with action types report

To view a Customer IP address with action types report

1. In the workspace tree, click **Administration > Auditing**.
2. Select the Field Chooser icon ( ) and select **Action, ClientAddress, CustomerName,** and **DateTime** as search criteria.
3. Close the Field Chooser.
4. Click **Refresh**.
5. Set the filter boxes at the top of the window to **Action** and **Contains**.
6. In the third box, type the action you want to display. For example, to view all actions that affected end users, type `user`.
7. Click **Search** to display results.

> **Tip:** Click the **Action** column header to group the same kinds of actions together.

Viewing FI staff action details

Use the Audit Summary Report to generate results, including the Audit ID for an event that interests you.

To view details of an FI staff person's action

1. In the workspace tree, click **Administration > Auditing**.
2. Select the Field Chooser icon (⊞) and select **Audit ID** as a search criteria.
3. Select any other applicable fields as search criteria.
4. Close the Field Chooser.
5. Click **Search** to display the Audited Event Details window.

Third-party data linking reports

Third-party data linking reports are custom Q2central reports that can be used to link data from the Q2 database to data from third-party vendors, such as check reorder vendors. With these reports, information from vendors, such as login IDs, can be linked to Social Security numbers and customer information files (CIFs) stored in the Q2 database. Reports can also be configured to retrieve data.

A common use for these custom reports is to add single sign-on (SSO) credentials to an end user's record in the Q2 database so that the user can access a third-party interface from within online banking without having to log in to the interface separately. The transition is seamless to the end user.

These reports can be configured for any vendor for which Q2 stores vendor data on a per-user basis in the database. Although each report runs the same basic code, it is customized for each vendor. Some reports can be used to add or update vendor data for a specific end user in the Q2 database.

> ⚠ **Caution:** If using a third-party data linking report to add or update data, an FI is responsible for using data only in ways that the vendor allows. For example, a vendor may prohibit an FI from setting up multiple users to share a single identity.

Like other Q2central reports, third-party data linking reports can be accessed via the Reporting node in the workspace tree. Note that the name of each report will vary. For example, one report may be named "Check Reorder Linking Report" and another report may be named "Wealth Management Linking Report" depending on the vendor and the purpose of the report.

APPENDIX A: MORE REPORTING OPTIONS FROM Q2

Q2 offers a variety of additional products to meet your FI's reporting needs. Contact your Client Experience Manager for more in-depth product information about these products.

Advanced reporting solutions

This section provides information about some of Q2's advanced reporting solutions, including:

- Information Reporting in Corporate Banking
- Centrix PIQS reports
- Q2clarity reports
- Q2 Sentinel reports
- Standard Data Extract

Information Reporting in Corporate Banking

If your FI purchased Corporate Lite or Corporate Banking, the Information Reporting functionality in those products provides administrative end users with critical tools for managing finances, liquidity, risk management, and the overall financial and accounting operations of their companies.

Q2's robust Information Reporting features can help meet your FI's needs for targeting the corporate market, as well as providing significant revenue opportunities. Corporate reports help you organize and analyze your financial data. Each report that you create is based on an existing standard report plan. All reports are available as PDF files.

Contact your Q2 Relationship Manager (RM) for more information about Corporate Information Reporting.

Centrix PIQS reports

Centrix Solutions, a Q2 company, offers the Centrix Payments I.Q. System (CentrixPIQS™) that provides FIs with innovative technology to ensure compliance, mitigate risk, and manage ACH and other payment activity. FIs can

track both originated and inbound ACH activity with simple and intuitive reporting, while also safeguarding against ACH fraud with calendaring and validation of originated files.

CentrixPIQS features and benefits include:

- Activity Reporting and Risk Worksheets allow FIs to easily comply with reporting requirements set forth by regulators, such as the Federal Financial Institutions Examination Council (FFIEC), as well as internal stakeholders.
- ACH reports display relevant historical activity at a glance, including return percentages; ACH volume and dollar amounts; International ACH Transaction (IAT) activity; and Same Day ACH items.
- Flexible report filters allow analysis of the entire FI, specific account holders, or specific transaction types.
- Drill-down capability makes it quick and simple to research individual ACH transactions and see all relevant details.
- mRDC and wire activity can be archived for use in on-demand activity reporting as well as automated customer reviews.
- FI-defined reporting tags allow users to define custom reporting groups, such as third-party originators, sales regions, or accounting groups.
- The optional Automated Reporting Module allows FIs to save commonly used report filter criteria and schedule reports for automatic recurring creation.
- The Risk Worksheet automates the gathering of data for annual originator review, presents relevant activity to reviewers, and provides a comprehensive history of review activity for easy reporting and auditing.

To learn more about Centrix PIQs, contact your Q2 Relationship Manager (RM).

Q2clarity reports

Q2clarity is an executive dashboard product that provides views of high-level and trending information about your FI's business.

Unlike the reports available in Q2central, Q2clarity's purpose is to give a broad view of data to inform strategic decision-making within your organization. Accessed on an iPad or web-enabled handset, Q2clarity provides cross-channel data; the ability to drill down to specific dates or date ranges; and various formats that display data including time charts, pie charts, stacked time charts, and line graphs.

The data and graphs presented in Q2clarity are easy to share with other managers at your FI, helping you make strategic decisions and analyze metrics for online banking and security.

Q2clarity Report Widgets include:

- **Executive Reports** — These include reports on Logon Rates, Mobile Devices, Mobile Device History, Browser Software (Distribution), Transactions by Type, Transactions by Amount, and Historical Browser Usage.
- **Operations Reports** — These include reports on Outbound Notifications and Sentinel Statistics (Suspicious Transactions or Suspicious Transactions Amounts).
- **Salesforce Reports** — These include information from the Customer Self-Service Portal on your FI's backlog cases, case average age, and cases by status

Q2 Sentinel reports

Q2 Sentinel is a product (formerly called *Risk and Fraud Analytics*), that was designed to meet and exceed compliance standards for detecting and protecting end users and your FI from fraud. Sentinel monitors for suspicious characteristics of transactions that remove funds from your FI; may place them on hold; and gives FI staff the opportunity to verify the transactions' authenticity with end users.

Sentinel incorporates a behavioral classification model built from an end user's activity history. Each end user's profile evolves over time as Sentinel adapts to changing behaviors. Sentinel also applies policy-based classification to some transaction types.

FI staff can use Q2central to view a detailed list of all on-hold suspicious transactions. Q2central also provides a link to a detailed transaction information report for transactions identified as suspect. This report provides an overview of the suspect transaction information with links to detailed graphs showing how the current transaction compares to historical transaction data.

If you have Sentinel installed, the following aspects of Q2central reports are different:

- The custom User Activity Report (if installed) displays Scoring information for each end user in addition to the regular audit items in the report.
- Transaction status lists include On Hold as a status (if your Sentinel implementation is in Active Mode).

Standard Data Extract

Q2's Standard Data Extract feature (available for purchase) exports information from key database tables to various files in a CSV or TXT format. The files are sent via FTP to a specified directory that you can access. Your FI needs an FTP account and specified directory for the data files. You can choose monthly or weekly delivery.

Following are the types of information that can be provided:

- Customer/User
- Accounts
- Commercial Payments
- Generated Transactions

For details, see the *Standard Data Extract Reference*, available in the Q2 Customer Portal.

APPENDIX B: TIPS FOR WORKING WITH Q2CENTRAL

This appendix contains useful details for working with search features of Q2central.

Searching for information in Q2central

Q2central's search functionality allows for the fine tuning of search criteria and results. You can use standard search criteria, such as filters and search operators (for example, AND or NOT), to refine search results and then save the searches.

> **Tip:** Searches are saved for each CSR User and persist when that CSR User logs into future Q2central session.

Many options in Q2central allow you to group and sort search results. Q2central's search function is similar to a report, allowing you to hone in on those items that meet your specific requirements. For most options, a set of search options appears at the top of the workspace when an option is selected.

Q2central search options
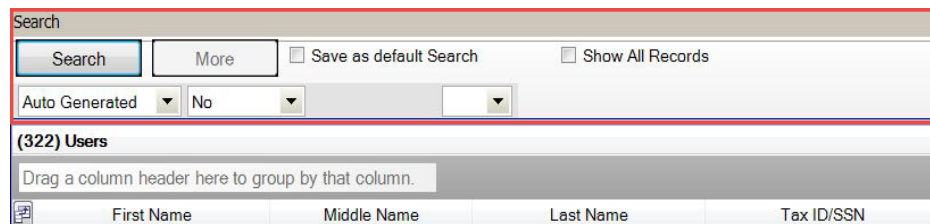
Note the following details about Q2central searches:

- You can enter search criteria in the top bar of any page where a Search button is available, and then click **Search** to display results.
- If the More button appears, click it to display up to 50 more records.
- If your FI uses Group Access Mapping, some data may appear masked (that is, hidden), depending on whether you have permission to display records in a specific Group.
- Double-click the Search bar to display search options in a new window. Double-click the bar again to close the window.

Using the Field Chooser

Many Q2central pages can be customized to display extra fields of data that are pertinent to your FI's business needs. This option, called the Field Chooser, provides a function that is like a report, allowing you to filter and sort data that meets your search criteria. You can recognize this option by the Field Chooser icon that appears to the left of the sort columns.

Field Chooser icon
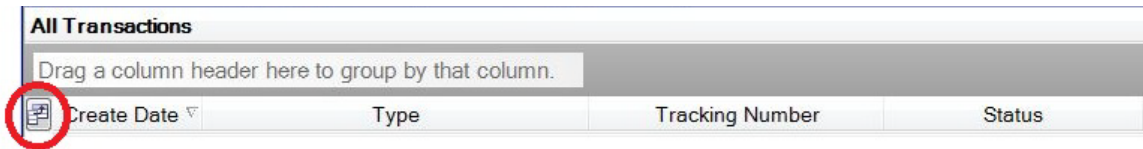
To use the field chooser

1. In the workspace, click the Field Chooser icon ( ) to view the data fields available for sorting. Data fields that appear with a check mark beside them are already selected.
2. Select the check box for every data field that you want to include, based on your FI's needs.

> **Tip:** The duration of a search depends on the number of fields selected, which impacts the number of records being searched.

3. In the Q2central toolbar, click **Refresh**.
4. To group search results, click and drag a column into the **Drag a column header here to group by that column** field.
5. In the Q2central toolbar, click **Refresh** to display records based on the selected grouping. (Data displayed for new fields may vary, appearing as either check boxes, or red and green icons.)
6. Click the Save toolbar button to make this your default view.

Users accessing Central versions 4.2.3.4211, 4.3.0.5010/11, 4.3.1.5205.5.7, and 4.4 now have a limited number of fields available in the field chooser when searching by Group, Customers, User, and Login under the User Management tab in the Workspace menu. Original comprehensive search capabilities are still available under the Reporting tab in the Workspace menu.

Filtering data

You can use the fields listed in the Field Chooser to filter search criteria and fine-tune your search results. These same fields are available as filters from the drop-down box directly below the Search button.

Q2central data filters

After you select a field to search by, the options that appear to the right allow you to filter that information. By using the final drop-down box containing **And**, **Or**, and other options, you can add multiple selections to fine tune search criteria even further.

To filter for specific attributes

1. In the left-most drop-down box below the Search button, begin by selecting the attribute on which you want to search in the left-most box. (For example, *Email Address*, *First Name*, or *Last Name*.)

   > **Note:** The fields you select in the Field Chooser are the same fields that you can use in searches.

2. In the next box to the right, select the relationship you want your results to have with the first selection. (For example, *Begins with* or *Contains*.)
3. In the next box, enter the value you want the system to match when compiling results. (For example, *S*.)
4. In the last box, you can continue to add search attributes by selecting **And** or **Or**.

And	Specifies a list of items that meet both the previous attribute and the next attribute.
Or	Specifies a list of items that match at least one of either the previous attribute or the next attribute.

5. Repeat and complete the drop-down boxes to define all the search

attributes you may need to narrow your search results.

6. When all of your filters are set, click **Search** to display the results.

> **Tip:** To save a search for future use when you access a page, click **Save as default Search** before clicking **Search**. You will still need to click **Search** to access results, but you will not need to enter search criteria again.

Grouping data columns

Group data by clicking and dragging the name box of a column into the field labeled "Drag a column header here to group by that column".

To group by column

1. Filter results so that they fit on one page, if possible.
2. Make sure the column by which you want to group is displayed.
   You may need to drag the column header to the left so that it displays without scrolling.
3. Click and drag the column header upward into the **Drag a column header here to group by that column** box.

4. The system sorts search results (visible on this page only) by the attribute for the column you selected and groups those with common values.

> **Tip:** To undo the groupings, drag the column header name back into the main workspace.