

Accept Online Payments:

5 Steps for a Successful Launch

Banno Plugins Powered by Autobooks

Who are we?



Kyle Bazy

VP of FI Growth

<https://www.linkedin.com/in/kylebazy/>



Derik Sutton

VP of Marketing

<https://www.linkedin.com/in/derik-sutton/>

Garden

Hi, Autoboooks

Accounts

- Greens 0001 x4221 \$2.89 Available
- Savings 0002 x4248 \$16,328.49 Available

Transfer Pay a bill Pay a person Message Send money with Zelle®

Transactions

MULLIGANS BRICK O CEDAR	\$7.05
BANNO LLC PAYROLL	+\$4,710.00
BANNO LLC PAYROLL	+\$2,656.82
BANNO LLC PAYROLL	+\$3,698.47
BANNO LLC PAYROLL	+\$4,263.20

See more

Messages

Are you ready to get back on the road? – We have great rates! May 13

Transfers



“Accept Online Payments” Plugins are available!

Accept Payments

Send an Invoice Accept Payments Now



Seedling Savings

Plant the seed early.

Get your kiddos started on the right foot with a Seedling savings account - designed especially for little ones.

Open an account

The background is a solid light blue color with a repeating pattern of a stylized white icon. The icon consists of two interlocking, rounded shapes that resemble a double infinity symbol or a pair of hands joined at the fingers. The pattern is uniform and covers the entire background.

Making an impact for small business owners

I'm Andreas Betancourt, a small business specialist at Autobooks. I speak on behalf of the whole team when I say that we can't wait to get you paid! 🎉

It takes a few days to get your account fully set up, and the processes to enable both your credit card and bank account (ACH) payments are underway as we speak. You'll get a set of notifications when you're ready to accept credit card and bank account payments with Autobooks.

In the meantime, I'd love to know a little more about you.

What's going on in your world that led you to sign up for Autobooks?

If you have a few moments to hit reply and tell me about you, you'll help us make Autobooks even better for small business owners like you. We're eager to get to know our customers on a first-name basis. :-)

Thanks and hope to hear from you soon,

Andreas

PS: Yes, this is an automated email. That said, your response will come straight to me. I read and respond to every message.

--

Andreas Betancourt

Small Business Team Lead
Autobooks

(866) 617-3122

andreas@autobooks.co

1555 Broadway St
Detroit, MI 48226 USA

The Importance of Small Business Banking:

Helping SMBs in their moment of need

From: [REDACTED]
Sent: Wednesday, August 18, 2021 1:03 PM
To: Andreas Betancourt <andreas@autobooks.co>
Subject: Re: Your Autobooks account is live! (Plus a question about you)

[EXTERNAL] This email originates from outside the company. Do not click links, open attachments, or reply unless you recognize and trust the sender.

Hi Andrea

I'm so happy to start using it .

The reason why i signed up is because i have my cleaning company Wich i hard sometimes receive payments with checks being mailed to my house , or my office ,

I've been using PayPal an other apps but it keeps holding my money for 27 days ,

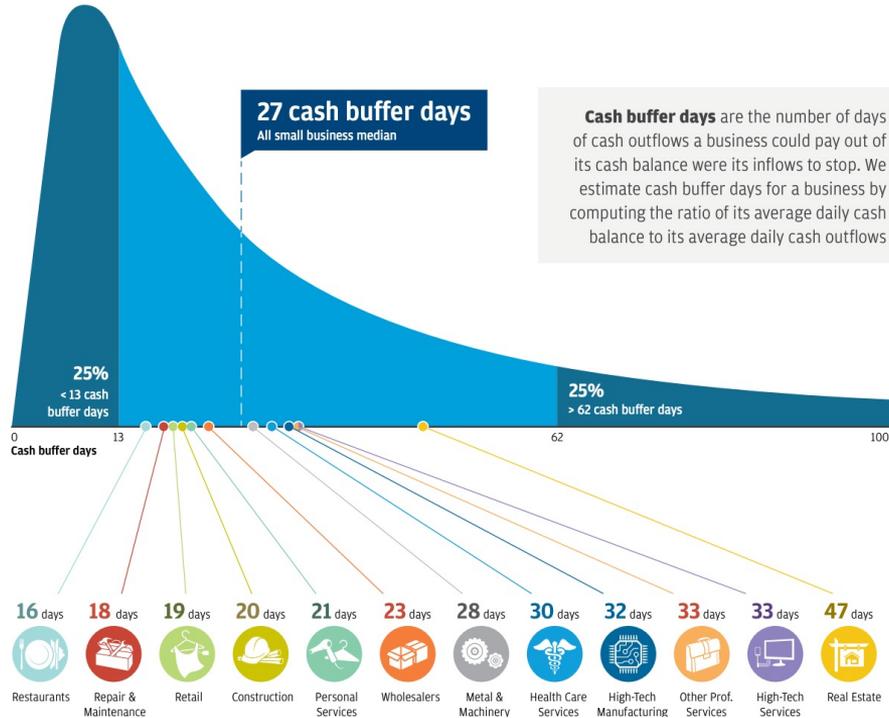
Hoping to have a good phone process with autobooks ,

But i have one question and concern,

When i signed up trough the app from [REDACTED] it toke me Straight to the page i had to do everything , now when i came back to finished with adding some extra information to my account i could not find it in , so i decided to use my laptop and login but I'm having a hard time to do it ,

Would you mind to help me with this

Small businesses need help managing cash flow



The average small business only has **27 days of cash reserve**. This requires a steady stream of incoming payments.

From: [REDACTED]

Sent: Saturday, August 21, 2021 11:08 AM

To: Andreas Betancourt <andreas@autobooks.co>

Subject: Re: Your Autobooks account is live! (Plus a question about you)

[EXTERNAL] This email originates from outside the company. Do not click links, open attachments, or reply unless you recognize and trust the sender.

My friend and I co own a small business together and we've been using square and I'm sick of being robbed of fees. I'd like to try something new

The Time is Now, and YOUR FI Has the Tools to Compete!

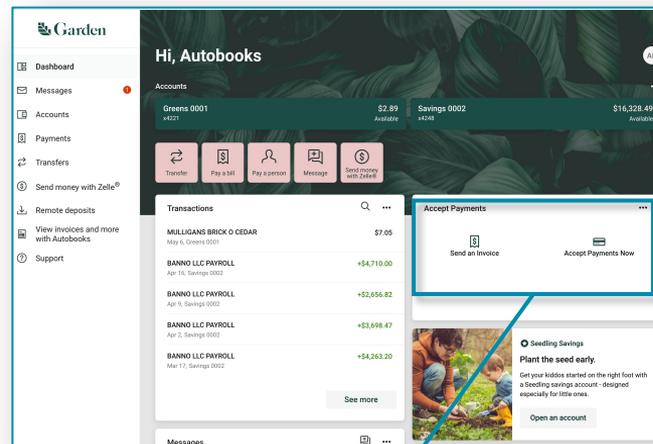


Commercial Transaction Rates

When you accept the [User Agreement](#) to buy or sell goods or services or make any other commercial type of transaction, we call that a “commercial transaction”.

Payment Type	Rate
Invoicing	3.49% + fixed fee
PayPal Checkout	3.49% + fixed fee
PayPal Guest Checkout	3.49% + fixed fee

**Price increase as of 8/2/2021*



Card processing rate

2.89%

From: [REDACTED]
Sent: Wednesday, July 28, 2021 4:16 PM
To: Andreas Betancourt <andreas@autobooks.co>
Subject: Re: Your Autobooks account is live! (Plus a question about you)

[EXTERNAL] This email originates from outside the company. Do not click links, open attachments, or reply unless you recognize and trust the sender.

Hi,

Thanks for the email. Just a small roofing company, we specialize in sub-contracting the labor for roofing companies. We are an install/labor only company. Occasionally, we will do a job directly for a home owner but the bulk amount of our work is done by directly sub-contracting under large roofing companies.

I am trying out and intend to use auto books as a way to invoice my customers each week for the work we've done for them and the occasional smaller jobs that we may do on the side for individuals. I also like how it provides me the ability to invoice on the go on my phone and provides a way of tracking what I have billed and what is paid.

Thanks,

SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

95%
of all Autobooks
invoices get paid
within **5 days**

**Help your small businesses get paid
and stay ahead of the competition**

What we are going to accomplish together today

1. Go-to-Market Review (GTM): 5 Steps to a Successful Launch
2. NEW: September Incentive Program for Banno FIs
3. Q&A

5 Steps to a Successful Launch



Step 1: Dashboard Placement

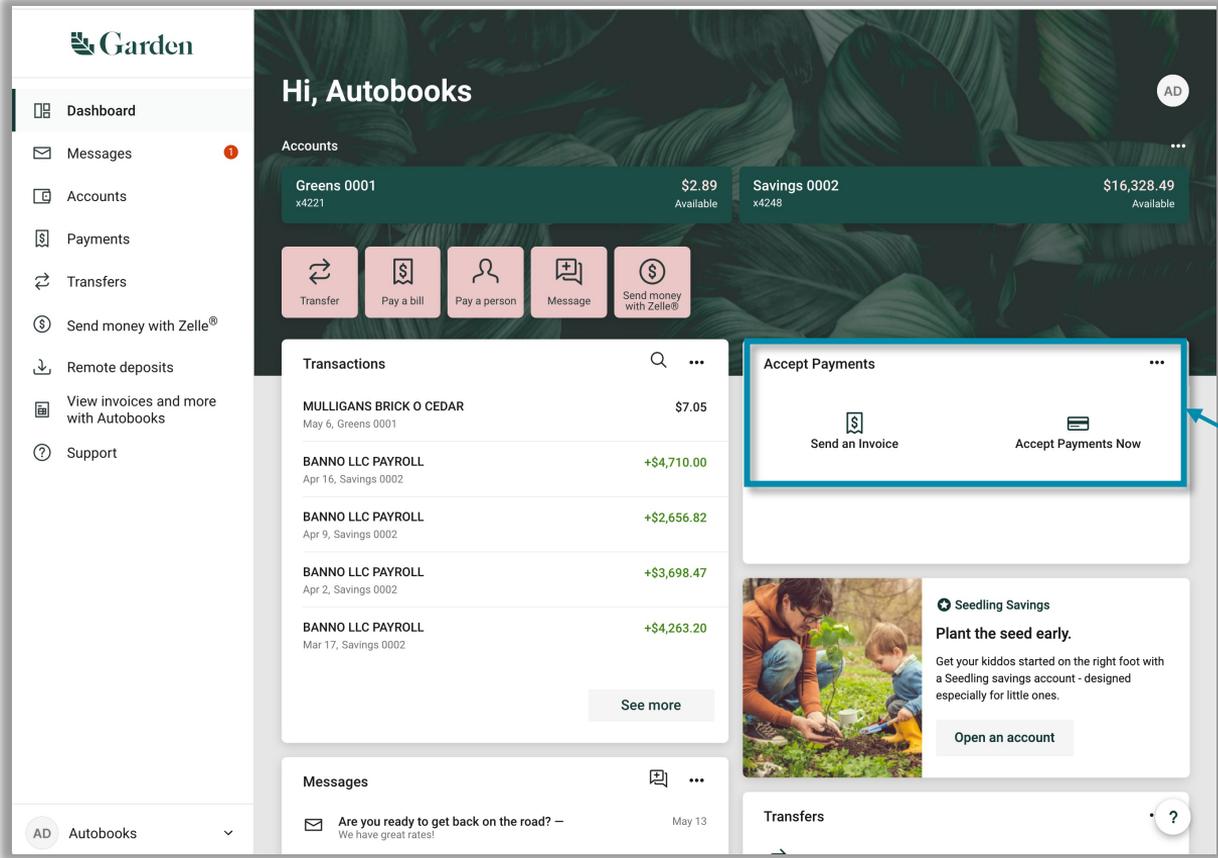
Dashboard
Placement

Staff Training

Announcement
Emails

Banno Push
Notifications

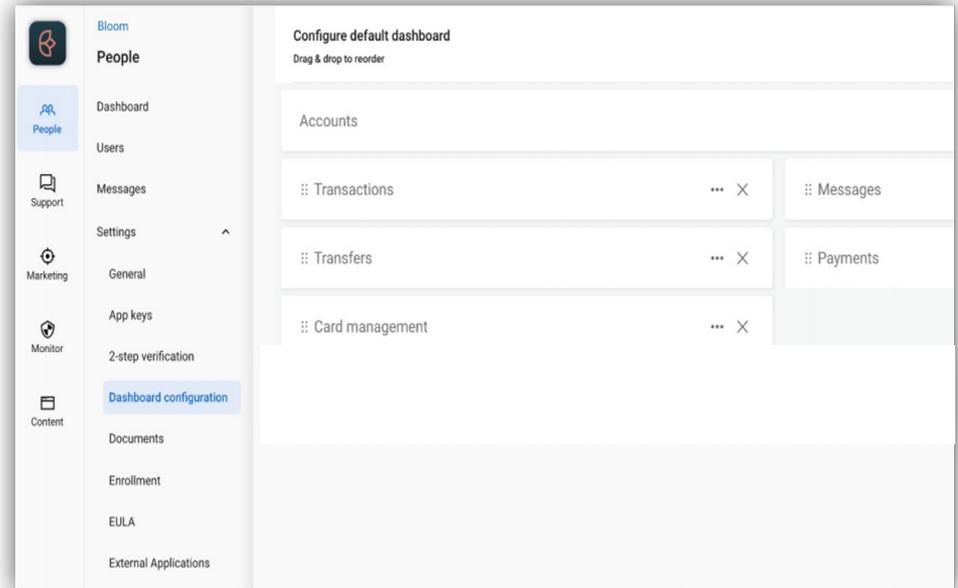
Landing Page



Top Right Tile Placement For Best Performance

Dashboard Configuration in Banno People

- Banno People
 - Dashboard configuration
 - Drag “Accept Online Payments” tile to top right



Benefits of Tile Placement

- Mobile experience (50%+ signups are coming from mobile)
- Organic signups
 - Before a marketing launch, Banno Banks have already experienced several organic signups by placing the “Accept Online Payments” tile in the top right
- Autobooks users login to Internet/Mobile Banking 23.6 times per month
 - Placing the tile in the top right provides best experience for this frequented feature

Step 2: Staff Training

Dashboard
Placement

Staff Training

Announcement
Emails

Banno Push
Notifications

Landing Page

Staff Training Dedicated for Banno FIs



Register for one of the sessions below to learn more about these features and gain strategies for identifying and engaging customers who can benefit the most from the functionality.

Webinar Schedule

Date	Time	Topic
On Demand		Watch Now
Thurs, August 19	5:30pm ET/4:30pm CT	Explore the New Banno Features
Tues, August 24	5:30pm ET/4:30pm CT	Explore the New Banno Features
Thurs, August 26	10am ET / 9am CT	Explore the New Banno Features
Wed, September 1	10am ET/ 9am CT	Explore the New Banno Features
Tues, September 14	2pm ET / 1pm CT	Explore the New Banno Features
Thurs, September 16	10am ET / 9am CT	Explore the New Banno Features
Wed, September 22	11am ET/10am CT	Explore the New Banno Features
Thurs, September 23	10am ET/ 9am CT	Explore the New Banno Features

Register Now

First name*

Last name*

Email*

Company name

Submit

How does your FI plan to train staff?

- A. Send all staff, including front-line/branches, to the Autobooks scheduled training webinars for Banno Banks
- B. Our FI plans to attend some training sessions but build our own internal training from the material Autobooks provides
- C. Undecided
- D. Other

Step 3: Announcement Email Campaign

Dashboard
Placement

Staff Training

Announcement
Emails

Banno Push
Notifications

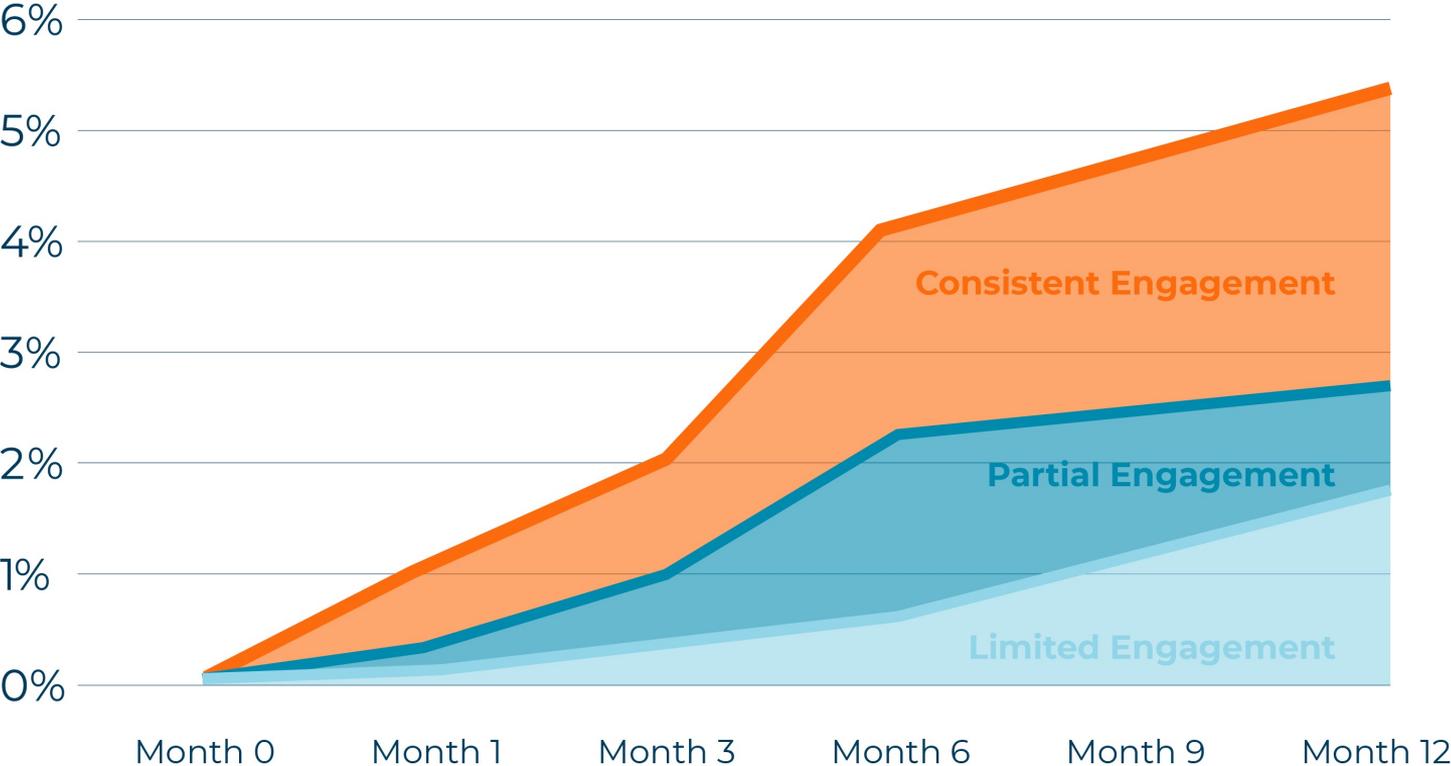
Landing Page

Announcement Email Campaign

Best Practices:

- Four (4) emails in announcement series
- Send one a week for four weeks
- Email copy has been used/battle tested across 100+ FIs over last several years
- Email sends force shopping behavior

CONSISTENT ENGAGEMENT INCREASES ADOPTION



Step 4: Push Notifications

Dashboard
Placement

Staff Training

Announcement
Emails

Banno Push
Notifications

Landing Page

Banno Push Notification

“Get Paid

You can accept credit card payments and send invoices right from your checking account!”

Step 5: Landing Page

Dashboard
Placement

Staff Training

Announcement
Emails

Banno Push
Notifications

Landing Page

Landing Page

- Positioning:
 - Lead with digital invoicing and online payments
 - “You can accept credit card payments and send invoices right from your checking account!”
- Differentiate your checking accounts by adding description of new functionality:
 - Small business checking
 - Non-profit checking
 - Industry specific checking (Lawyers, HOA, Religious Organizations, etc.)

NEW: Launch Contest for Banno FIs

NEW: Launch Contest for Banno FIs

We want to make SMBs “first-class citizens” in the banking industry

- First two (2) FIs from each asset category to hit target # of qualified signups will get an incentive of **\$1,000**
 - Asset categories (*FI assets as of 9/1/2021*):
 - Under \$1B in assets: first two (2) FIs signup 10 SMBs
 - Over \$1B in assets: first two (2) FIs to signup 20 SMBs

In order to qualify:

- Send an email to BannoPlugins@Autobooks.co with:
 - # of Banno Users
 - Your expected marketing launch date
- Businesses must accept at least 2 payments to be counted as qualified signups
- Contest incentive runs from 9/1/21 – 10/10/21
- Winners announced at JAC/SEC (Autobooks booth)

Send an email to
BannoPlugins@Autobooks.co:

- 1. # of Banno Users**
- 2. Your expected marketing launch
date**

Webinar:

SMB Banking in the New Digital Normal

Exploring the challenges and opportunities in a crowded competitive landscape

The Autobooks team will discuss a variety of actionable recommendations your FI can enact today to make positive change with your small business clientele. They will also touch on some broader topics, such as the revenue growth opportunity for your FI, the return on investment with our solution, and the growing lineup of fintech competitors that are already capitalizing on the historically underserved SMB market.

This webinar is part of the Autobooks monthly webinar series.

<http://learn.autobooks.co/monthly-webinar-august-2021>

autobooks

Moving small business banking forward
today, tomorrow, and beyond.

October 5-6, 2021

9am-12pm CST

[Register Now](#)

<https://www.smbankingforward.com/>

Questions?

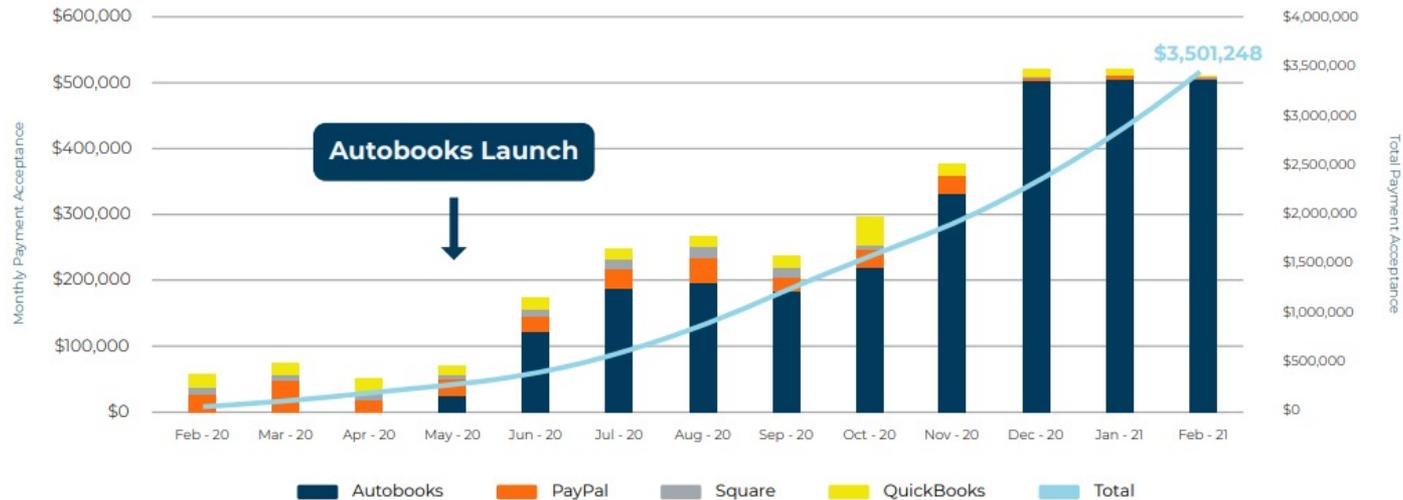
BannoPlugins@Autobooks.co

Learn.Autobooks.co/Banno

APPENDIX

Autobooks out-competes non-bank providers

Non-bank provider usage declined **-77%** within 9 months of launch Autobooks usage grew **+347%** during that same time



*Bank achieved 3% adoption (308 SMB enrollments) in first ~9 months.

*Cohort (above) represents ~10% of enrolled SMBs (31) that utilized Non-Bank Providers + Autobooks for 12 consecutive months upon deployment.

Elements of a Successful Program

- ❑ Positioning
- ❑ Digital Placement
- ❑ Digital Marketing
- ❑ FI Front-Line Sales Engagement
- ❑ FI Led Initiatives
- ❑ FI Training Engagement

Elements of a Successful Program

- Product Positioning
 - E.g. – Invoicing as a standard feature for business dda
- FI Sales Engagement
 - E.g. – Frontline sales incentives and bonuses
- Prominent Digital Placement
 - E.g. – Primary dashboard and main navigation bar
- Robust Digital Marketing Automation
 - E.g. – Automated new business dda customer email outreach
- FI Led Initiatives
 - E.g. – Featured in an FI sales campaign or promotion

What's “Campaign in a Box” [Monthly Webinar Series]

- FI Training & Resources
- Monthly webinar
- Learn best practices in driving adoption
- ASK/POLL – is that a resource your FI would leverage?

Housekeeping

- Send us your logo
- Revenue and key contacts form
- Quarterly reporting

Best practices

The Basics:

- Plugin tile placement (Dashboard configuration)
- Staff training
- Run announcement email series

Marketing & Sales Campaigns:

- Branch target lists
- Differentiate - Add “Digital Invoices and Online Payment Acceptance” to checking accounts
- Add new Plugins to New Accounting Workflow
- Add to scorecard
- Landing page on public facing website

Leveraging Banno:

- Push notification
- Banno Marketing

Watch Intro Video:

The screenshot shows the Garden financial dashboard. The browser address bar displays 'digital.garden-fl.com'. The dashboard features a sidebar with navigation options: Dashboard, Messages, Accounts, Payments, Transfers, Send money with Zelle®, Remote deposits, View invoices and more with Autobooks, and Support. The main content area is titled 'Hi, Autobooks' and shows account balances for 'Greens 0001' (\$2.89 Available) and 'Savings 0002' (\$16,328.49 Available). Below the accounts are action buttons for Transfer, Pay a bill, Pay a person, Message, and Send money with Zelle®. A video player is overlaid on the 'Transactions' section, showing a play button. The 'Transactions' list includes:

Transaction	Amount
MULLIGANS BRICK O CEDAR May 6, Greens 0001	\$4.05
BANNO LLC PAYROLL Apr 16, Savings 0002	+\$4,710.00
BANNO LLC PAYROLL Apr 9, Savings 0002	+\$2,656.82
BANNO LLC PAYROLL Apr 2, Savings 0002	+\$3,698.47
BANNO LLC PAYROLL Mar 17, Savings 0002	+\$4,263.20

The video player at the bottom shows a progress bar at 7:08 and includes volume, settings, and full-screen controls.

Invoicing

Users can send electronic invoices to their customer(s) and accept online payments!

The screenshot shows the Autoboooks dashboard for a user named 'Autoboooks'. The dashboard includes a sidebar with navigation options: Dashboard, Messages, Accounts, Payments, Transfers, Send money with Zelle®, Remote deposits, View invoices and more with Autoboooks, and Support. The main content area displays account balances for 'Greens 0001' (\$2.89 Available) and 'Savings 0002' (\$16,328.49 Available). Below the accounts, there are buttons for 'Transfer', 'Pay a bill', 'Pay a person', 'Message', and 'Send money with Zelle®'. A 'Transactions' list shows several 'BANNO LLC PAYROLL' entries. A 'Messages' section at the bottom shows a message from 'Are you ready to get back on the road?'. A blue box highlights the 'Accept Payments' button, with an arrow pointing to the right towards the invoice creation screen.

The screenshot shows the 'Create an invoice' form in the Autoboooks interface. The form is titled 'Create an invoice' and includes a 'Send invoice' button. The form fields are as follows:

- Customer: Nicole Bush
- Due date: 05/15/2021
- Make recurring:
- Product/Service: Product Launch
- City: 1
- Price: \$1,500.00
- Amount: \$1,500.00
- Description: (empty field)
- Total: \$1,500.00
- Buttons: Add line item, Add Discount, Turn on sales tax
- Message: (empty field)
- Buttons: Preview invoice, Save invoice as draft, Save to list
- Support button at the bottom left.
- Garden logo at the bottom right.

 New Invoice

Search criteria 

Export

Name	Status	Invoice #	Due Date ^	Total	Balance due
Eric Engler	Due	9103077	05/15/2021	\$1,500.00	\$1,500.00
Nicole Bush	Due	9103072	05/15/2021	\$2,500.00	\$2,500.00
Eric Engler	Paid	9102955	05/14/2021	\$1,500.00	\$0.00

Invoicing is now a standard feature within digital banking:

- ✓ Add/View/Edit Customers
- ✓ Create/Edit/Send Invoices
- ✓ Create Estimates
- ✓ Support for Sales Tax & Discounts
- ✓ Track and Manage Online Payments
- ✓ Process Refunds
- ✓ Manage Products & Fees
- ✓ Customize Invoice Settings:
 - Change Colors
 - Add Customer Logo
 - Send Payment Reminders
 - Automate Late Fees
 - Manage Recurring Payments

Payment Form

Users can accept online payments and funds are deposited directly into your financial institution!

The screenshot shows the Garden app dashboard for a user named 'Hi, Autobooks'. The dashboard includes a sidebar with navigation options: Dashboard, Messages, Accounts, Payments, Transfers, Send money with Zelle®, Remote deposits, View invoices and more with Autobooks, and Support. The main content area displays account balances for 'Greens 0001' (\$2.89) and 'Savings 0002' (\$16,328.49). Below this are icons for Transfer, Pay a bill, Pay a person, Message, and Send money with Zelle®. A 'Transactions' list shows several 'BANNO LLC PAYROLL' entries with positive amounts. A 'Messages' section at the bottom shows a message from 'Autobooks' dated May 13. A blue box highlights the 'Accept Payments Now' button in the 'Accept Payments' section, with an arrow pointing to the right.

The screenshot shows the 'Accept a Payment' form in the Garden app. The form is titled 'Accept a Payment' and includes the following sections:

- What is this payment for?**: A text input field for 'Description *'.
- Payment amount**: A text input field for 'Payment amount *'.
- Payment schedule**: A dropdown menu for 'Payment schedule type *' with 'One-time payment' selected. A 'What's this?' link is next to it.
- Payment method**: Radio buttons for 'Credit/Debit' (selected) and 'Bank account'.
- Card information**: Text input fields for 'Name on card *', 'Card number *' (with a lock icon), 'Exp. month *', 'Exp. year *', 'CCV *', and 'Zip code *'.
- Security**: A checkbox for 'I accept the terms and conditions.'.
- Send payment**: A green button at the bottom right.

☰ Accept a payment

Enter your customer's payment information to accept a credit card, debit card, or ACH payment.

Accept a payment

◀ Share your Payment Form link

Copy your unique Payment Form link and send it to customers to allow them to pay online:

<https://app.autobooks.co/pay/autobooks-demo-2>

Copy link

✉ Email your Payment Form link

Customer's email address *

Email subject line *

link to pay by credit card!

Support

Accepting Payments is now a **standard** feature within digital banking:

- ✓ Accept a Payment Directly within Online or Mobile Banking
- ✓ Create & Share Payment Form Link
- ✓ Add a Payment Button to Website(s)
- ✓ Track and Manage Online Payments
- ✓ Support One-Time & Recurring Payments
- ✓ Accept Donations
- ✓ Process Refunds

SMB Sign-up Experience

First Time Invoice Experience – Landing Page

Send a professional invoice right to your customer's inbox

Create and send a great-looking invoice in minutes. Delight your customers with easy online payment options. You'll be able to see who paid their invoice, and who is past due.

I accept the [terms and conditions](#)

Create and send your first invoice

Scroll down to learn more



Invoice

\$566.00
Balance due Due

11/4/2020 Pay online
Due date

Green Belle Lawn Care Invoice 12345
817-555-1234 Account 67890
stephanie@greenbelle.com

Customer	Created date	Due date
Carol Sanders	10/02/2020	10/03/2020

Product/Service	QTY	Unit Price	Amount
Standard Lawn Trim	1	\$55.00	\$55.00
Description			
Basic cut on front and back lawn			

Total: \$55.00

Message

Some patches in the back yard may need fertilizer soon, something to consider!

Thank you! 

Customer Completes Merchant Onboarding

• • •

Please confirm the Primary Business Owner information below.

Provide the information of the majority owner, or an individual with significant responsibility to control, manage, or direct this entity.

<input type="text" value="Valerie"/>	<input type="text" value="Miller"/>
<input type="text" value="v.miller@gmail.com"/>	<input type="text" value="248-224-6211"/>
<input type="text" value="01/02/1993"/>	<input type="text" value="CEO"/>
<input type="text" value="XXX-XX-6789"/>	? Edit

What is the Primary Owner's home address?

Home address should not be a P.O. Box.

<input type="text" value="7970 UNIVERSITY AVE NE"/>		
<input type="text" value=""/>		
<input type="text" value="Fridley"/>	<input type="text" value="MN"/>	<input type="text" value="55432-0000"/>

Please confirm the business information below.

<input type="text" value="VAL'S SNOW REMOVAL LLC"/>	
<input type="text" value="Val's Snow Removal"/>	?

I do not have a DBA

Customer is Guided Through Creation of First Invoice

Step 1/3: Add your customer's info

Tell Autobooks who you want to send this invoice to

Will you send this invoice to a company (i.e. Jan's Dry Cleaning Service) or an individual (i.e. Jan Smith)?

Company Individual

Customer's first name *

Customer's last name *

Customer's email *

Invoice due date* 08/13/2019

We'll send your invoice to your customer's email so they can pay you any time day or night via credit card or bank account info.

Add billable items >

Customer Reviews Invoice Details

[← Previous](#) Looks good, send invoice

Step 3/3: Review and send your invoice

Please review your invoice. If you need to make any changes, return to the previous steps

Invoice

\$12.00
Balance due Due

08/14/2019
Due date Pay online

Water World Electronics Inc **Invoice 913536**
Account 17414

989-274-0407
test@autobooks.co

Customer	Created date	Due date
4G Hospitality LLC	08/13/2019	08/14/2019

Product/Service	QTY	Unit price	Amount
Labor	1	\$12.00	\$12.00
Description			
test			

Total: \$12.00

Thank you!

Water World Electronics Inc
5484 Garfield Rd
Saginaw, Michigan 48603-9610

What happens after your invoice is sent?

Customer Can Then View/Edit or Customize Invoices

The screenshot displays the 'Garden' software interface. At the top, there is a dark header with the 'Garden' logo. Below the header is a navigation menu with options: 'Invoices', 'Estimates', 'Customers', 'Payments', 'Products/Services', and 'Invoice Settings'. The 'Invoices' tab is selected and underlined. Below the navigation menu is a dark button with a plus icon and the text 'New invoice'. Underneath is a search bar labeled 'Search criteria' with a dropdown arrow and an 'Export' button to its right. The main content area features a table with the following columns: 'Name', 'Status', 'Invoice #', 'Due Date', 'Total', and 'Balance due'. The table contains three rows of data. The first two rows have a status of 'Due' (highlighted in orange), and the third row has a status of 'Paid' (highlighted in green). At the bottom of the interface, there is a 'Support' button with a telephone icon, a dropdown menu showing '25', and a pagination indicator '1-3 of 3' with navigation arrows.

Name	Status	Invoice #	Due Date ^	Total	Balance due
Eric Engler	Due	9103077	05/15/2021	\$1,500.00	\$1,500.00
Nicole Bush	Due	9103072	05/15/2021	\$2,500.00	\$2,500.00
Eric Engler	Paid	9102955	05/14/2021	\$1,500.00	\$0.00