



**WORKSHOP: WEEK 2**

# Your Program Health Check and Growth Flywheel





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Financial Institution Growth,  
Autobooks

## WORKSHOP

# Agenda

- Your Program Health Check
- Positioning Autobooks in Digital Banking
  - Autobooks Packages
- Preparing/Refreshing Your Team
- Setting up Your GTM Flywheel (Growth initiatives)
- Growing Your Program with the Hub & more...
- Next Steps

# Your Program **Health Check**

# Program Ownership

- ✓ Program owner/manager
- ✓ Executive alignment
- ✓ Cross departmental participation
  - Frontline sales
  - Operations and support
  - Marketing & Training/L&D

# Best Practices Checklist

## Access

- Enable Autobooks for all SMBs in your OLB with widgets / dashboard links

## Position

- Deploy Autobooks landing page
- Mention Autobooks / invoicing & payments in checking account features

## Prepare

- Team notified internally of Autobooks launch
- Resources available and accessible internally for team members to review
- Share Autobooks eLearning with team members

## Announce

- Create digital banking alert
- Distribute branch flyers and images
- 2-3 emails sent to SMB customers, notifying them of the launch

# Program Health Status Check-In



- Autobooks **might be** mass enabled in digital banking

- Less than 5 active SMBs processing payments

- Autobooks is **likely** mass enabled in digital banking

- Between 6-15 active SMBs processing payments

- Autobooks **is** mass enabled in digital banking

- 16+ active SMBs processing payments

# Survey for the Group

**Do you know how your  
program is performing?**

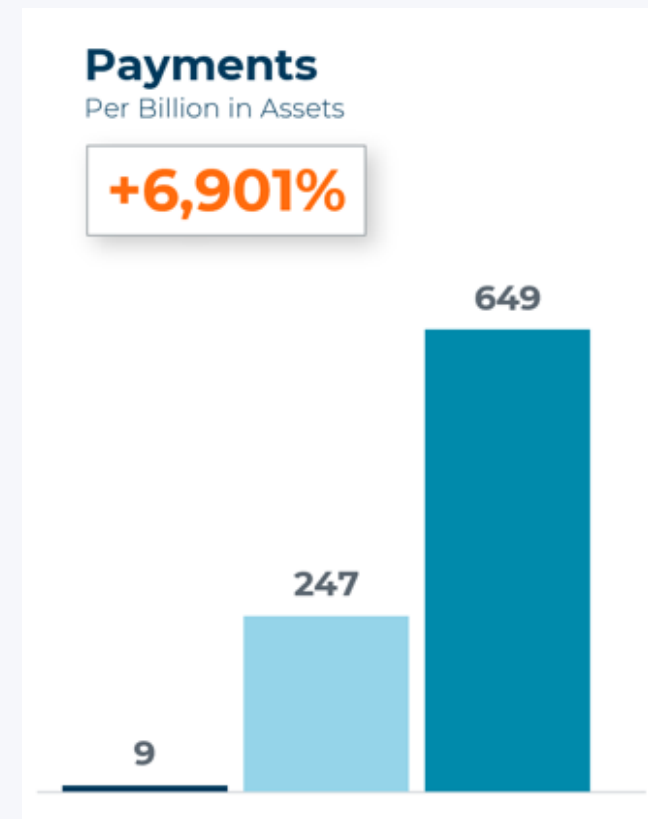
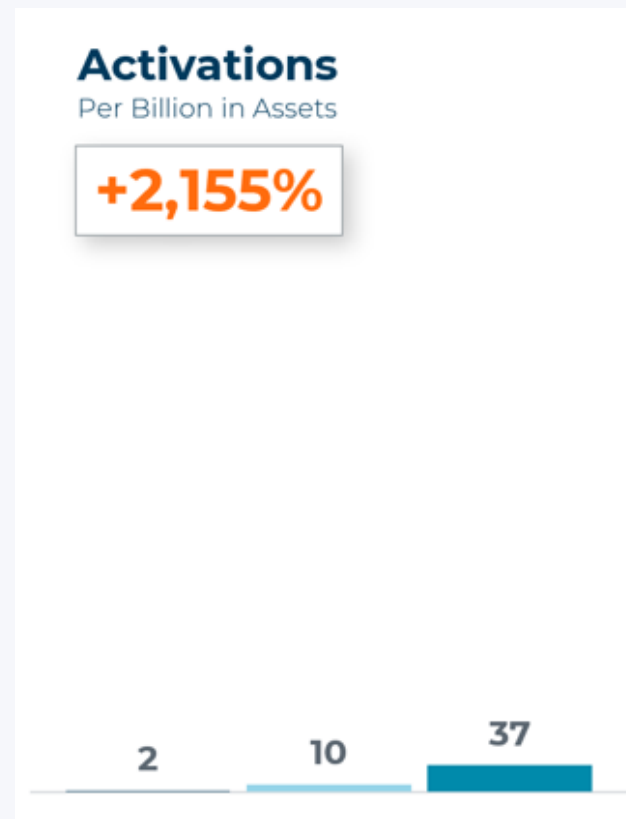
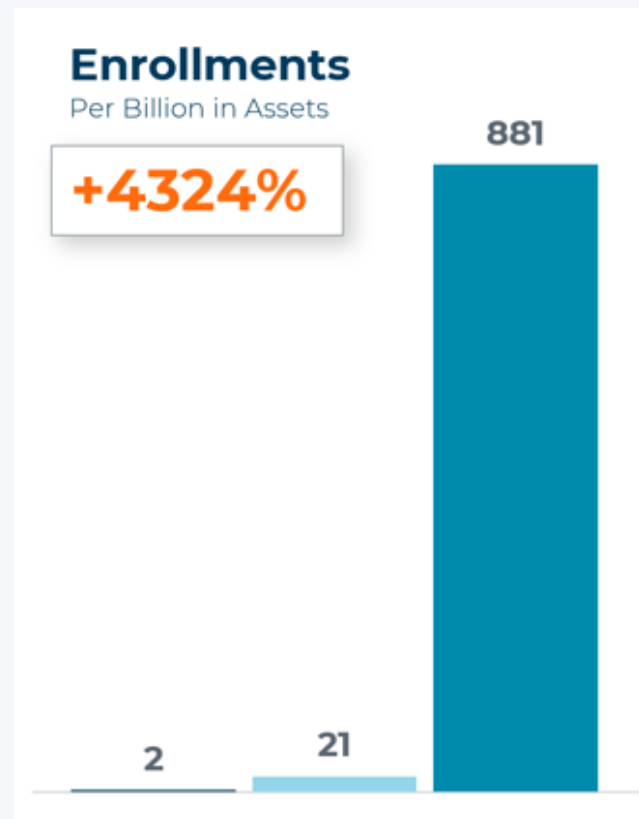
# Positioning Autobooks for Your SMBs in Digital Banking

# The Importance of Mass Enabling Autobooks

■ One to One Enablement

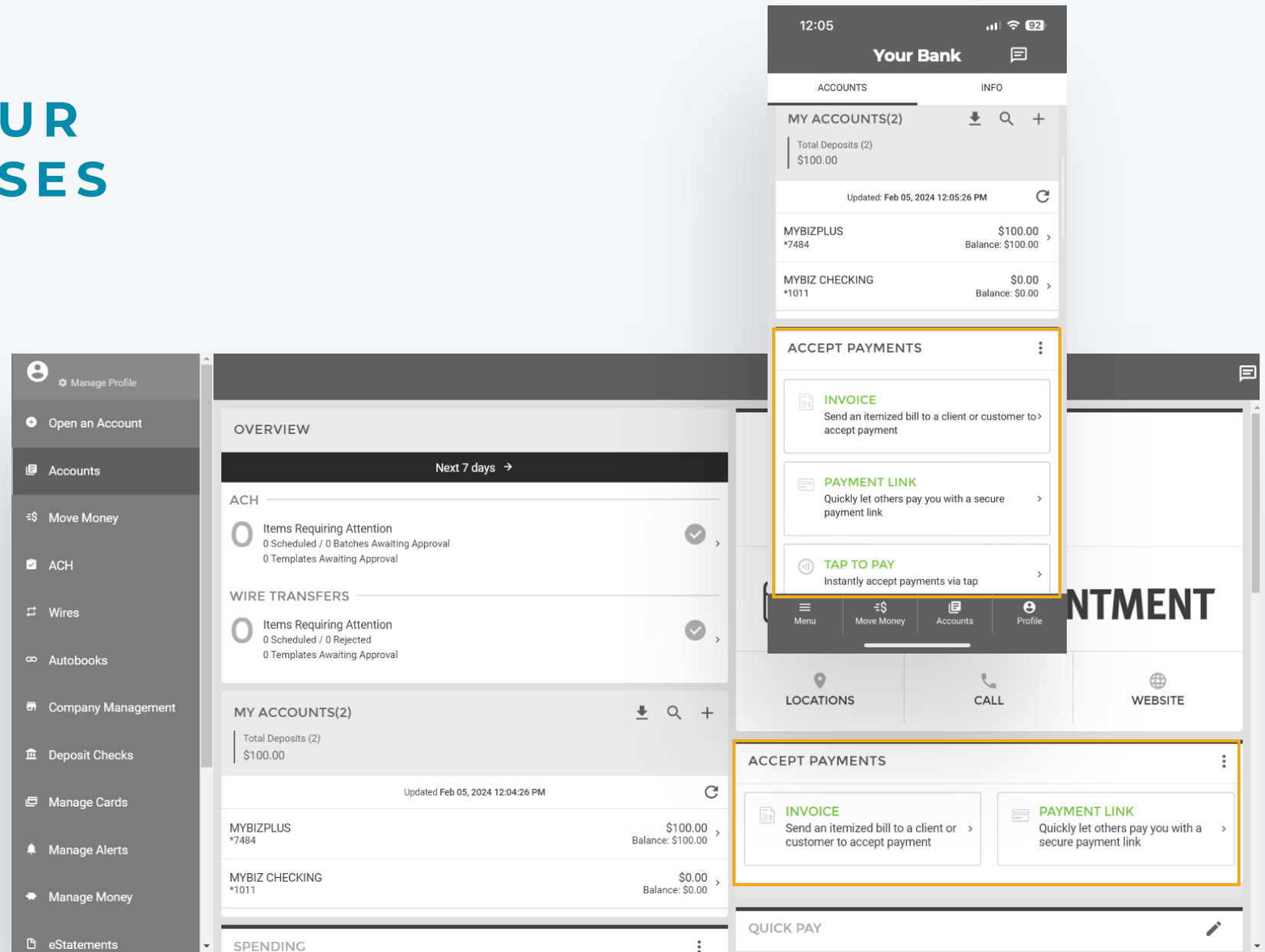
■ Mass Enablement, No Widgets

■ Mass Enablement with Widgets



# ACCESS FOR YOUR SMALL BUSINESSES

- Make Autobooks visible and available to all small businesses inside online & mobile banking
  - \*\* Confirm Autobooks is available for net new SMBs
- Easy to find and Self-Enroll



Make sure your  
SMBs are aware of  
the great new  
features inside their  
online banking

## LEVERAGE YOUR DIGITAL BANKING PLATFORM

- Alert SMBs they have an invoicing and payment acceptance tool now available inside their online banking – **Autobooks is now available for them to enroll!**
- Call out placement and make it easy for SMBs to enroll.

### BEST PRACTICE

Provide an Autobooks message at log-in quarterly, to capture new SMBs



### Get Paid with Autobooks Landing Page

#### Invoicing

Send a professional invoice and get paid — all in the same place.

#### Customized invoice includes branding

Create a professional-looking invoice with your business logo and colors in just a few minutes. Your financial institution's logo is included at the bottom for added credibility.

#### Wide range of digital payment options

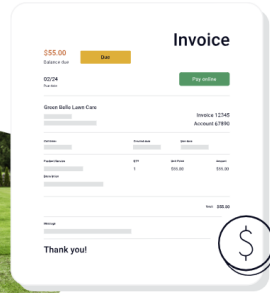
Let customers easily pay you online with any major credit card (including American Express®), debit card, or via ACH electronic bank transfer.

#### All payments deposited into checking

Get paid directly into your checking account within two business days — no need to transfer your money from external payment acceptance apps.

#### Easy invoice automation and tracking

Always know exactly who's paid and who's due. Set up recurring invoices so you can automate your process and



### Contactless Payments with Digital Wallets

Your debit card is now compatible with Apple Pay, Google Pay, and Samsung Pay.

[Learn More](#)



 Join our Team

 Mortgage Lending

 Apply for a Loan

 Open an Account Online

 Contact Us

 Accept Online Payments

## MAKE AUTOBOOKS VISIBLE TO YOUR SMBs

- Add the Autobooks landing page to your FI's website
  - Code snippet provided in the Hub
- Position landing page effectively for maximum visibility

### BEST PRACTICES

- List as feature of checking accounts and online banking
- Link to Autobooks landing page from several locations on your site



# Autobooks Packages

**Product Tiers and Feature Comparison**

# The Autobooks Platform

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**The complete small business solution that enables financial institutions to better serve small businesses**

## **RECEIVABLES & WORKING CAPITAL**

Invoicing, payment links, QR code, Tap to Pay, and built-in capital access.

## **PAYABLES & MONEY MOVEMENT**

New bill pay tools for businesses and consumers, plus external loan payment support.

## **ACCOUNTING INTEGRATION**

All transactions flow into an integrated ledger to automate bookkeeping and financial reporting.

## **CASH FLOW VISIBILITY**

A real-time dashboard helps businesses monitor and manage money in/money out.

## **FULLY EMBEDDED IN DIGITAL BANKING**

No redirects.  
No separate accounts.  
No lost deposits.

# Autobooks Packaging for Financial Institutions

## Basic

Invoicing and payment acceptance built into digital banking.

**Free** — No monthly fee applies.

### Base Functionality:

- ✓ Invoicing
- ✓ Check Out Pages
- ✓ Payment Link
- ✓ Payment Acceptance

ACH

Amex, Discover, Mastercard, Visa

## Plus

Advanced payment functionality and working capital

Monthly license fee applies.

### Everything in Autobooks Basic, and:

- + **Payment Acceptance**  
Instant Payouts (Coming Fall 2025)
- + **Tap to Pay on iPhone** (standalone app)
- + **Autobooks Capital**  
Data driven merchant cash advance

## Pro

The complete small business solution

Monthly license fee applies.

### Everything in Autobooks Basic, Plus, and:

- + **Autobooks Accounting**  
Transaction Categorization  
Cash Flow Management  
Financial Reporting  
Budgeting  
QuickBooks Integration
- + **Small Business Dashboard Tiles for Digital Banking**
- + **Business Bill Pay** (optional add-on)

**Feature and pricing packages above are for the financial institution and do not reflect feature bundles offered to the end user.**

[Click here](#) for end user payment processing and accounting subscription fee schedule

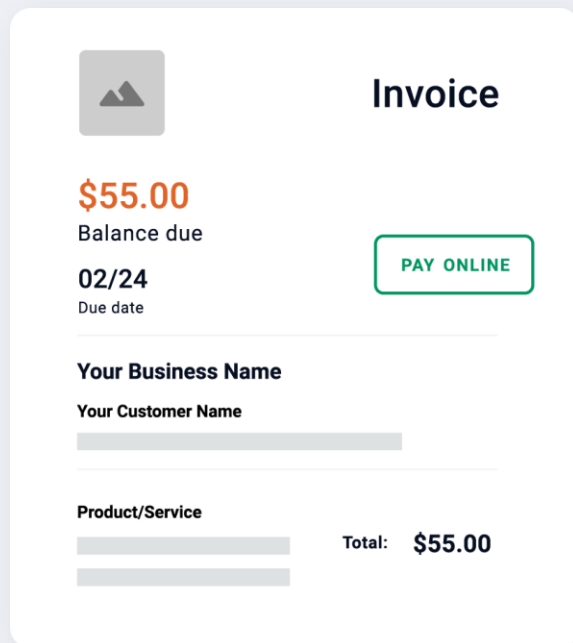
# Customer Features

**Enable businesses to get paid, pay bills, automate accounting task and manage their cash flow – all from digital banking**

## “Getting Paid” digital tools have become table stakes:

### ONLINE INVOICING

Create and send professional invoices in the same place you do your banking.

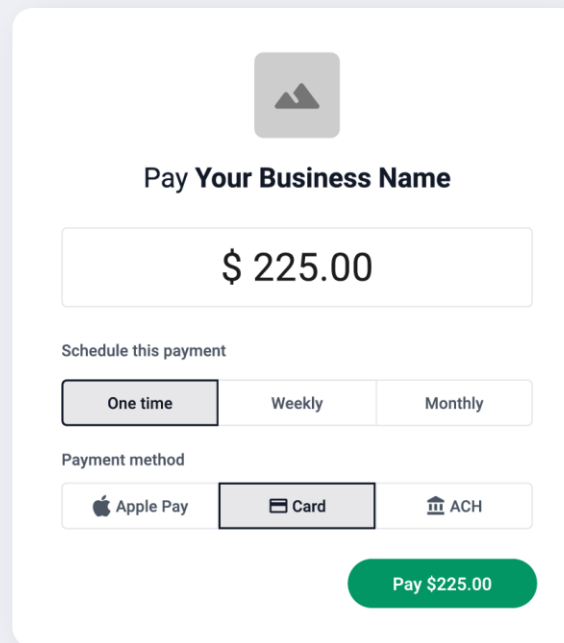


The screenshot shows a clean, professional invoice layout. At the top left is a small mountain icon. To its right, the word "Invoice" is displayed. Below the icon, the amount "\$55.00" is shown in orange, followed by "Balance due" and the due date "02/24". A green button labeled "PAY ONLINE" is positioned to the right of the due date. Further down, there are input fields for "Your Business Name", "Your Customer Name", and "Product/Service". At the bottom right, the "Total: \$55.00" is displayed.

✓ Basic ✓ Plus ✓ Pro

### PAYMENT LINK

Accept card payments or donations, anytime. Online, in-app, or over the phone.

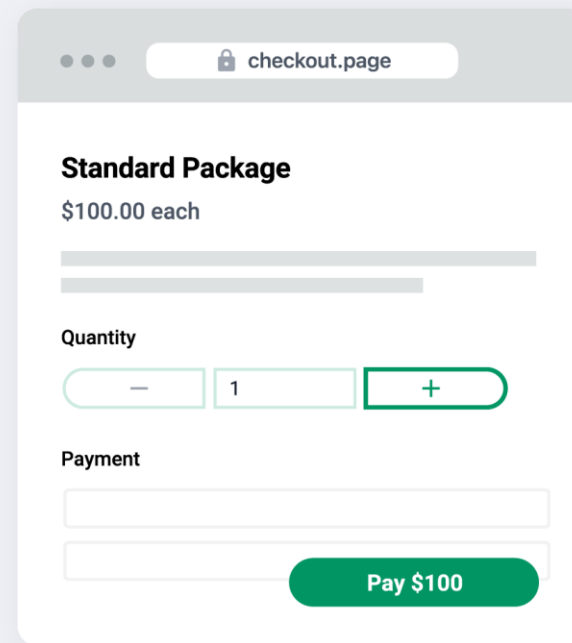


The screenshot displays a payment link interface. It features a mountain icon at the top left. Below it, the text "Pay Your Business Name" is centered. A large white box in the center shows the amount "\$ 225.00". Underneath, there's a section for scheduling the payment with options for "One time", "Weekly", and "Monthly". Below that, the "Payment method" section offers "Apple Pay", "Card", and "ACH". A prominent green button at the bottom right says "Pay \$225.00".

✓ Basic ✓ Plus ✓ Pro

### CHECKOUT PAGES

Create a Checkout Page in minutes to sell a product or service, assess a membership fee, or collect a donation.



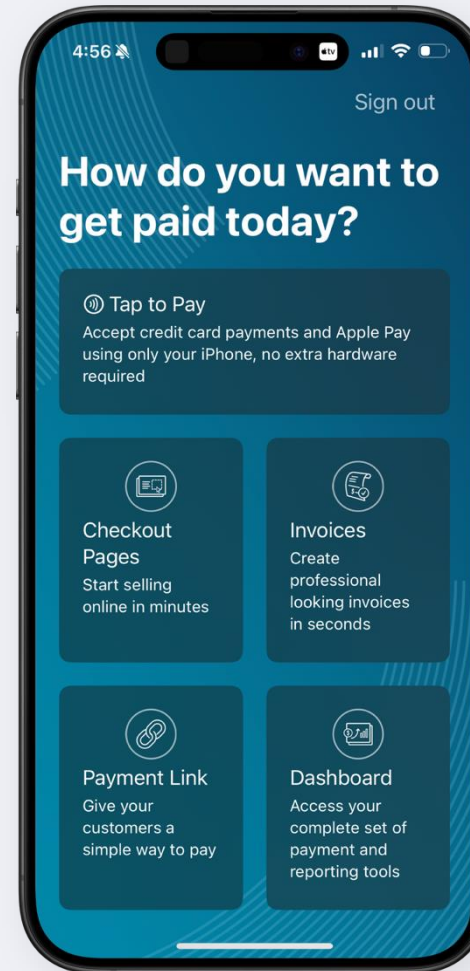
The screenshot shows a checkout page within a browser window. The address bar indicates the URL "checkout.page". The main heading is "Standard Package" with a price of "\$100.00 each". Below this is a quantity selector with minus, 1, and plus buttons. A "Payment" section follows with two input fields for card details. A green button at the bottom right is labeled "Pay \$100".

✓ Basic ✓ Plus ✓ Pro

# STANDALONE AUTOBOOKS APP

**Enable end users to accept payments anytime, anywhere.**

- All payments are deposited directly into the client's account at your financial institution—no third-party intermediaries required.
- Perfect for businesses sharing responsibilities with employees or non-profits working with volunteers.
- Customers must initiate the standalone app through the financial institution's digital banking platform.



✓ Basic

Does not include  
Tap to Pay on iPhone

✓ Plus

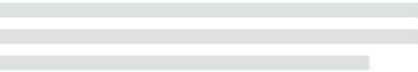
✓ Pro

If your FI believes it's crucial to invest in Cash Flow tools that SMBs are demanding today:

## AUTOBOOKS CAPITAL

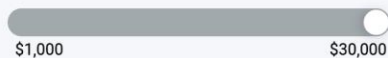
A flexible way for eligible businesses to fill short-term cash flow gaps.

You're approved for a  
**\$30,000** Advance Line!



Choose your advance amount

**\$30,000**



× Basic

✓ Plus

✓ Pro

## REAL-TIME PAYMENT SETTLEMENT

When you get paid or pay a bill, let the system update your business reports automatically.

Calvin Warren			▼
Gladys Smith			▲
Invoice #	Status	Balance	
	Due	\$170	
	Paid	\$0	
Diane McCoy			▼
John Pena			▼

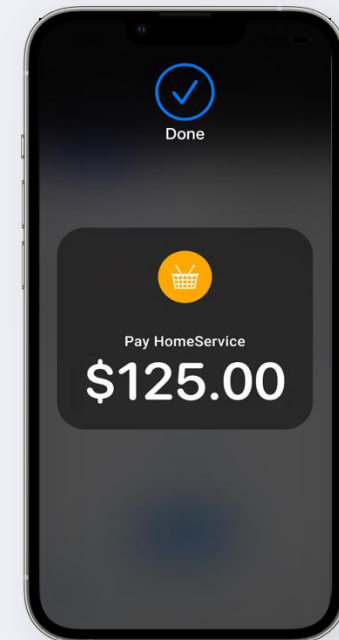
× Basic

✓ Plus

✓ Pro

## TAP TO PAY ON IPHONE

Accept contactless payments with only an iPhone.



× Basic

✓ Plus

✓ Pro

# The future of SMB Banking = “AB’s CF Bundle” → AR + AP + Accounting w/ C.F. solutions

## INTEGRATED ACCOUNTING MODULE

Every transaction inside your checking account is automatically synced with the Autobooks platform.

Description	Matched, Categorized	Notes	Amount
Cost associated with processing ACH payments and related tr...	Matched (2) Income / Sales Retained Ear...	Walbridge family deposit	\$482.50 ***
Fees for ACH services and payments apply.	Income / Sales		\$215.75 ***
ACH transfer costs and fees apply.	Matched (2) Income / Sales Retained Earnings	Refund for faulty part	-\$150.00 ***
Charge for processing ACH transactions and bill payments effectively.	Income / Sales Retained Earnings	Loan transfer - January	\$799.99 ***
ACH transactions incur a transaction fee.	Contractors		-\$45.20 ***

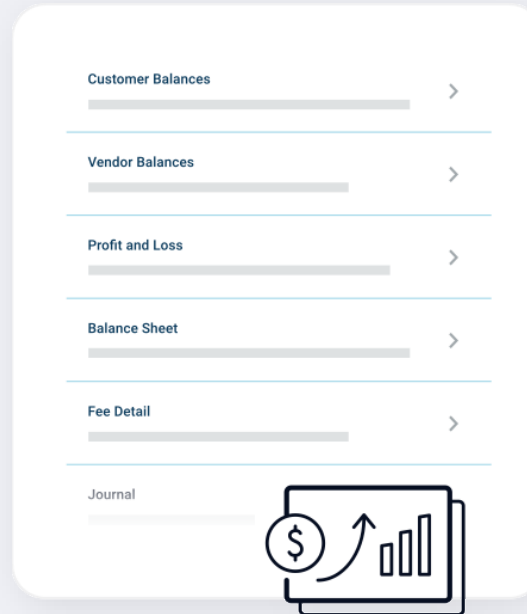
Basic

Plus

Pro

## FINANCIAL REPORTING

When you get paid or pay a bill, let the system update your business reports automatically.



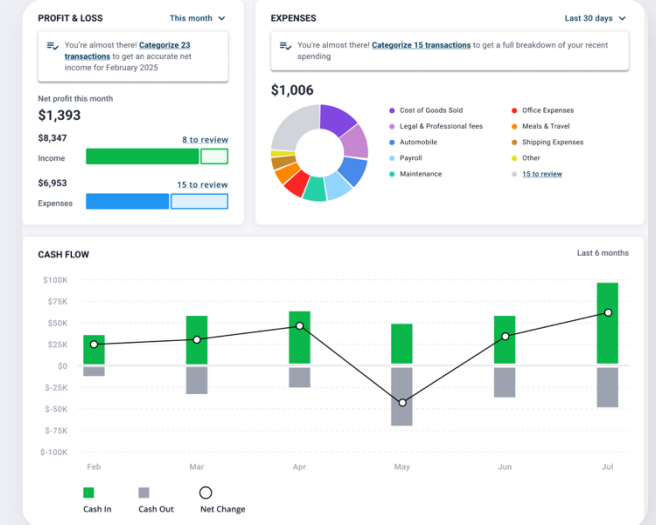
Basic

Plus

Pro

## CASH FLOW VISUALIZATION

Understand Business Performance at-a-glance



Basic

Plus

Pro

# Autobooks Smart Checking

**An account that works for the business owners. Helping financial institutions better serve and monetize SMB relationships.**

# The Case for Smart Checking

**82% of financial institutions view small businesses as a strategic growth segment**, yet most still offer basic deposit/lending products with limited value-add services.

*\*According to the “Five Strategies for Small Business Success” report by Datos Insights.*

**SMB deposit growth is projected to outpace consumer deposit growth** over the next five years, driven by adoption of digital tools and embedded financial workflows.

*\*From Deloitte’s article: “Small Business Banking: New Models for Serving Small Businesses.”*

**85% of SMBs prefer managing financial activities in a single digital interface**, and the majority want their bank to be the source of truth for financial operations.

*\*From JPMorgan Chase’s “Business Leaders Outlook Survey 2023.”*

# Traditional Business Checking

Business checking accounts are static and lack differentiation.

- They are built around transaction record keeping, having not evolved in decades.
- Banking statements are the same.
- They offer little value day to day, apart from knowing when transactions have cleared.
- Most of the value comes at tax time or when applying for a loan.

	Business Starter	Business Premium
	START HERE	START HERE
Opening Deposit	\$50	\$100
Interest Earning	No	No
Features	First 300 transactions free.	First 450 transactions free
Service Charge	\$0	\$15
Key Benefits	<ul style="list-style-type: none"><li>• Visa® Debit Card</li><li>• Online Mobile Banking</li><li>• Mobile Banking</li><li>• e-Statements</li></ul>	<ul style="list-style-type: none"><li>• Visa® Debit Card</li><li>• Online Mobile Banking</li><li>• Mobile Banking</li><li>• e-Statements</li><li>• Access to cash management functionality</li></ul>

# Autobooks Smart Checking

- Autobooks Business Checking is "smart checking."
- Transactions are no longer static, they are dynamic. They are functional and offer value within online banking, reducing the need to export out to third-party providers.
- Business owners gain access to real-time insights (not just monthly statements): profit and loss statements, balance sheets, and customer payment reporting.
- Transform business checking into a business performance product suite – offered from digital banking.

	Business Starter	Business Premium
	START HERE	START HERE
Opening Deposit	\$50	\$100
Interest Earning	No	No
Features	Digital payment acceptance	Back-office management suite
Service Charge	\$0	\$20
Key Benefits	<ul style="list-style-type: none"><li>• Online and in-app payment acceptance</li><li>• Access working capital</li></ul>	<ul style="list-style-type: none"><li>• Automated transaction categorization</li><li>• Real-time profit and loss performance</li><li>• Balance sheet</li><li>• Customer payment reporting</li><li>• Online and in-app payment acceptance</li></ul>

# Autobooks Smart Checking vs a Traditional Autobooks Pro Deployment

	Autobooks Smart Checking	Autobooks Pro
<b>Cost Structure to FI</b>	A “bundle” of users purchased at a “buy rate”	Flat monthly licensing fee
<b>Fee to customer</b>	Set by FI	Set by Autobooks
<b>Service Charge Assessment</b>	Assessed by FI	Assed by Autobooks, profit share back to FI
<b>ROI Calculation</b>	Accounts sold at price assessed minus per user “buy rate”	15% of SaaS fees assessed by Autobooks on users the upgrade to accounting
<b>Customer Features</b>	<ul style="list-style-type: none"><li>• Automated transaction categorization</li><li>• Real-time profit and loss performance</li><li>• Balance sheet</li><li>• Customer payment reporting</li><li>• Online and in-app payment acceptance</li><li>• Access working capital</li></ul>	<ul style="list-style-type: none"><li>• Automated transaction categorization</li><li>• Real-time profit and loss performance</li><li>• Balance sheet</li><li>• Customer payment reporting</li><li>• Online and in-app payment acceptance</li><li>• Access working capital</li></ul>

# Survey for the Group

**How are you hoping to grow your  
Autobooks program?**

Organizational  
Awareness:  
**Your Training  
Flywheel**

# Your Training Flywheel

- Important – Making sure your team is aware of Autobooks, but not needing to create experts
- Choose the specific resources/tools to effectively engage your team regularly to maintain shelf space.

## Choose your training adventure



### ON-DEMAND TRAINING

## Take the eLearning

Join our Autobooks Training team to learn the Basics of Autobooks and the Basics of Tap to Pay. Our eLearnings come with a free companion document for download.

Take our eLearning 



## Create your own Autobooks champions

Everything you need to train your team on how to drive outcomes with Autobooks! We've included tools for classroom training, as well as tools for your sales teams.

Access our resources

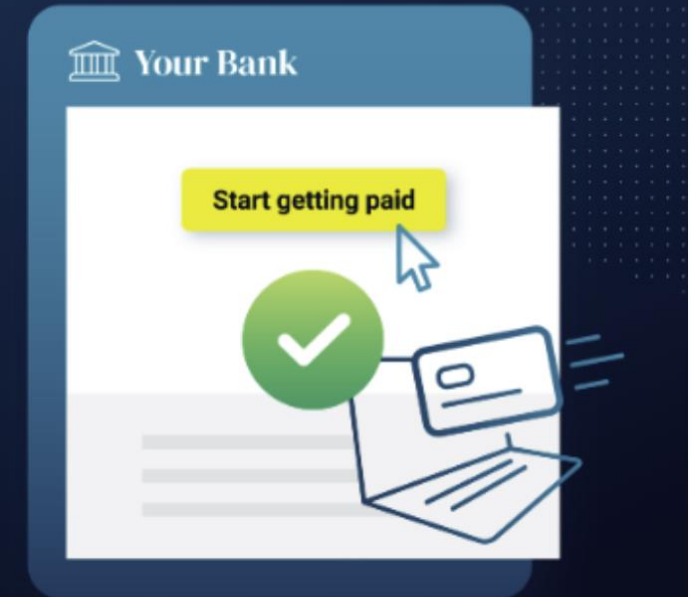
# Building your Flywheel

- Promote Autobooks bi-annually or annually to maintain awareness with your team
- Leverage the resources on our training site or create your own!
- Some specific tools to leverage -
  - Autobooks eLearning module
  - Payment Recommendation Quiz
  - Guides, Videos and content to engage your team

## Welcome to the Payment Recommendation Quiz

This tool is designed to help you determine which Autobooks Payment Processing solution is the best fit for your customer.

Click the start button when you're ready, and answer the questions as accurately as possible to reflect your customer's needs.



**Promoting  
Autobooks:**  
Your GTM Flywheel

## Your GTM Flywheel

Ensure your SMBs and non-profits know they have Autobooks to help them get paid and improve cashflow!

Send at least 2 emails to your SMB groups

Once isn't enough!  
Regular engagement will create additional awareness with your SMBs and with your team.

# Promote Autobooks digitally and in-person

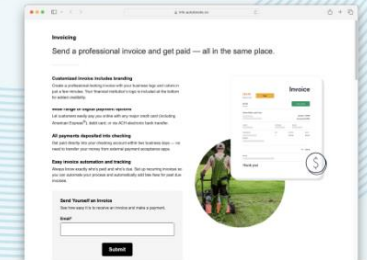
- Promote Autobooks quarterly, bi-annually or annually to maintain awareness with your SMBs
- Leverage the resources on our marketing site or create your own!
- Some specific tools to leverage -
  - Launch Announcement & Evergreen marketing kits
  - Videos and digital assets
  - Landing page snippet

Market to small business customers with our free resources:



## LAUNCH RESOURCE KIT

### Launch Announcement Marketing Kit



## EMBEDDABLE WEB CONTENT

### "Get Paid with Autobooks" Landing Page



Looking for the next  
steps to Grow  
Autobooks at your  
Org?

## **Additional Steps to Grow Your Program and Maximize Positioning**

**1. Bundle Autobooks with Business DDA packages**

**2. Targeting non-bank provider users  
(through ACH report):**

Venmo, Paypal, Square, Quickbooks

**3. Frontline/Sales team campaigns –  
Log referrals in the Hub**

Using the  
Autobooks Hub to  
**Monitor & Grow  
your Program**

# GET LOGGED INTO THE HUB, THEN...

- Invite 2 Admin users
  - Invite additional team members in read-only and frontline banker roles
- Attend at least 1 monthly Hub Training webinar – [Register Here](#)

## Autobooks

- Home
- Progress center
- Reports
- Data
- Refer a business
- Marketing tools
- Resources
- Get help

### Autobooks Enrollment Activity:

Analyzed 127 rows of business data in 2 milliseconds.

**Enrolled**  
15  
In the past 7 days, 15 businesses have accepted Autobooks' terms and conditions inside the application.

**Approved**  
6 /15  
From the cohort of businesses that have enrolled in the past 7 days, 15 businesses have enrolled in Autobooks and are approved to process payments.

**Activated**  
-- / 6  
From the cohort of businesses that have enrolled in the past 7 days, 0 business have processed one or more payments.

STATUS:	FREE PLAN:	FULL PLAN:	TOTAL:	<b>Approved</b> The business has enrolled in Autobooks and is approved to process payments.
Missing Info	1		9	
Approved	2		6	

### Autobooks Payment Activity:

Analyzed 115 rows of payment data in 2 milliseconds.

**Transaction Count**  
6  
6 deposits were processed by Autobooks during the time period

**Payment Volume (\$)**  
\$5,302.10  
\$5,302.10 dollars in deposits were initiated since **THU JUN 01 2023**

**Depositing Businesses**  
4  
4 different small businesses initiated a deposit during the time period

TRANSACTION TYPE	PAYMENT TYPE	VOLUME (\$)	TRANSACTION COUNT	BUSINESS COUNT
Invoice Payment	ACH	\$3,737.10	3	2
Payment Form	ACH	\$1,465.00	2	1
Payment Form	Credit Card	\$100.00	1	1

# START USING THE HUB TO HELP YOUR SMBS MAKE PROGRESS

- Access the Data > SMB section
  - Follow the timeline of your small business enrollments and active customers/members
  - Help your small businesses make progress
- Email SMBs from the Hub!
- Check out Reporting for monthly benchmarking and goal setting

Admin name	Status	Business structure	NAICS code
*****	UNDER REVIEW	LLC	722211
*****	UNDER REVIEW	LLC	722110
*****	UNDER REVIEW	LLC	531210
*****	UNDER REVIEW	LLC	531190

# Bring your Autobooks data into your systems

**The Autobooks SFTP allows you to pipe your Autobooks program data directly into your system**

Use the SFTP feed to:

- Add Autobooks usage data to your CRM
- Populate your core with Autobooks enrollments and users
- Power an internal incentive program
- Add Autobooks data to your account analysis process

**LEARN HOW TO CONFIGURE YOUR  
FEED IN THE [KNOWLEDGE BASE](#).**

Next Steps

## Next Steps

### **Attend Deep Dive & Demo on Thursday**

- Reporting & Data in the Hub
- Inviting users into the Hub
- Hub Training/Overview: Following the SMB Journey and leveraging data to help SMBs make progress

### **Review your program status (health check)**

### **Start your Autobooks GTM Flywheel**

### **Set up internal Autobooks refresher**

GROWTH  
WORKSHOP

**Let us know!**

- ⇒ Keep us in the loop when you promote Autobooks in the branches or through marketing efforts!
- ⇒ We'll track your progress and offer support where we can.

GROWTH  
WORKSHOP

## Supporting Your Launch & Program Growth

[Meet with Josh](#)

**Fill out our survey!**

**Review your launch strategy and get  
answers to your questions**



# Thank You!

**Let's connect:**

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