



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?**

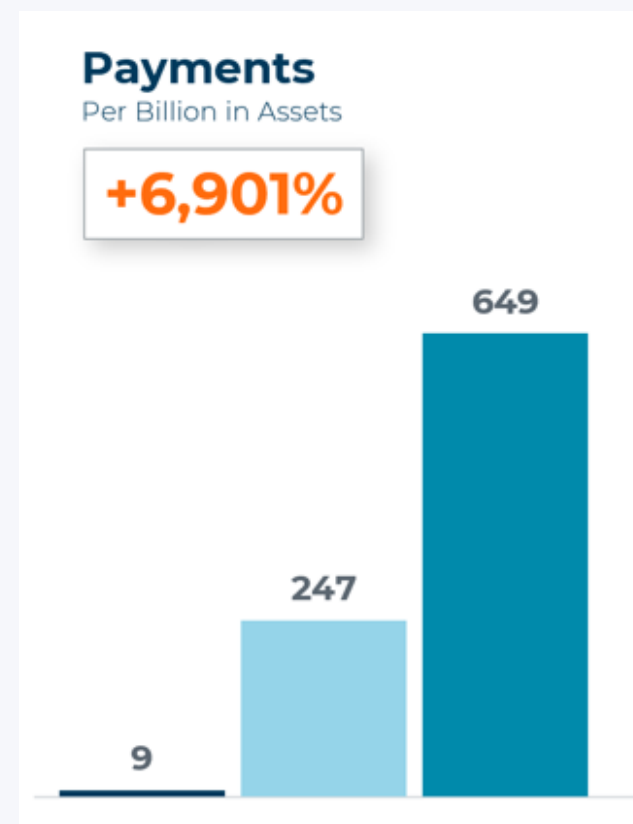
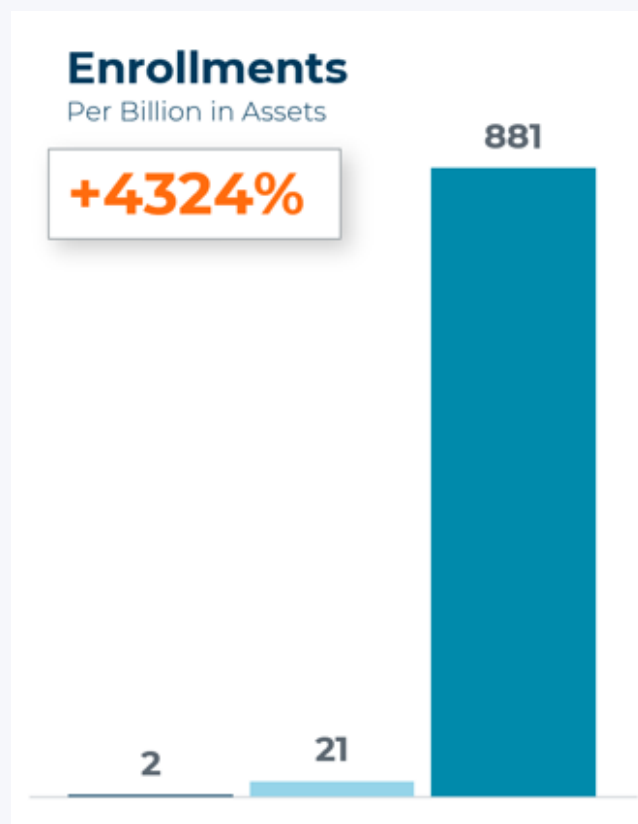
Positioning Autobooks for Your SMBs in Digital Banking

The Importance of Mass Enabling Autobooks

■ One to One Enablement

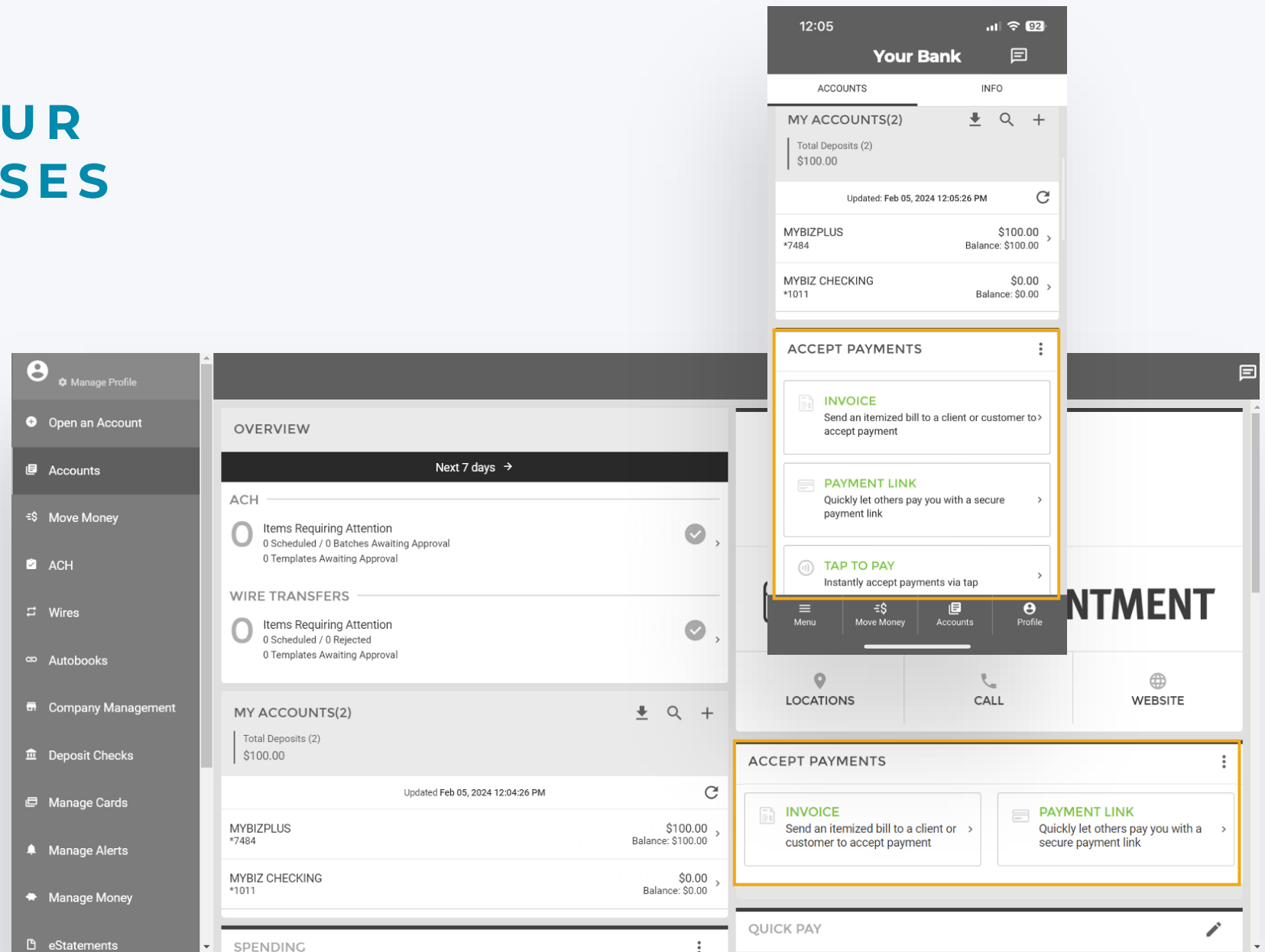
■ Mass Enablement, No Widgets

■ 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

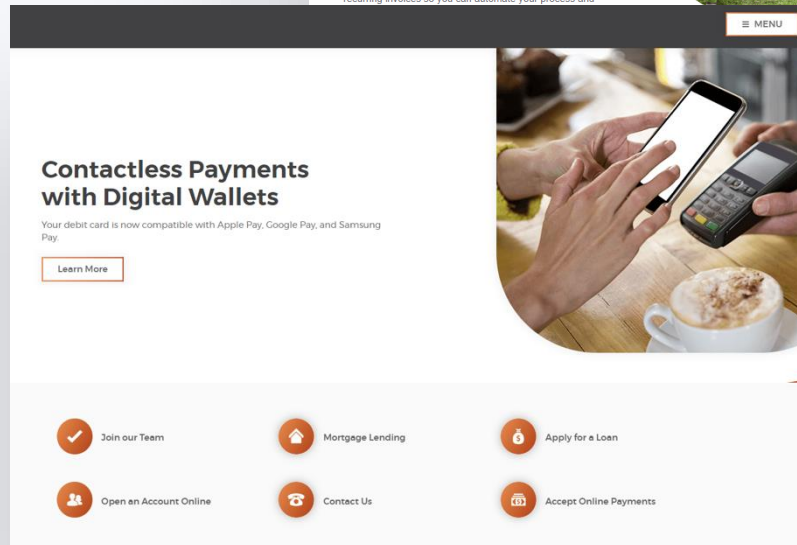
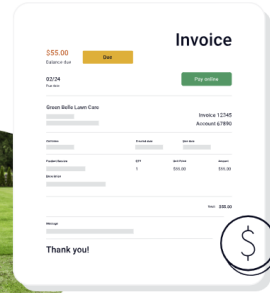
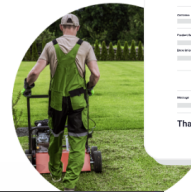
Let customers easily pay you online with any major credit card (including American Express®), debit card, or via ACH electronic bank transfer.

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



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 SOLUTION

Autobooks **connects** receivables, payables, accounting and lending inside digital banking.

A single, connected solution that gives the business owner a true cash position – and gives the bank visibility into the financial health of every business it serves.

RECEIVABLES

Revenue earned and owed to the business (asset)

Track customers, estimates, invoices, payments, subscriptions, aging receivables.

PAYABLES

Money the business owes to others (liability)

Vendors, suppliers & employee expense and spend management tools; incl. Bill Pay

ACCOUNTING

Organize, track and record business financial transactions

Accurate and up-to-date snapshot of company's financial position, ensuring readiness for credit, audits & taxes

LENDING

Small dollar loans to support growth, & working capital

Merchant Cash Advance, Term Loans & Line of Credit repaid through a businesses' cash flow



CASH FLOW INTELLIGENCE

A real-time dashboard that helps businesses *predict, optimize & automate* cash-flow.

Autobooks Packaging for Financial Institutions

Basic

Invoicing and payment acceptance built into digital banking.

Free — No monthly fee applies.
5% Revenue Share

Base Functionality:

- ✓ Invoicing
- ✓ Check Out Pages
- ✓ Payment Link
- ✓ Payment Acceptance
 - ACH
 - Discover, Mastercard, Visa, Amex

Plus

Advanced payment functionality and working capital

Monthly license fee applies.
10% Revenue Share

Everything in Autobooks Basic, and:

- + Payment Acceptance
 - Instant Payouts (Coming Spring 2026)
- + Tap to Pay on iPhone (standalone app)
- + Autobooks Capital
 - Data driven merchant cash advance

Pro

The complete small business solution

Monthly license fee applies.
15% Revenue Share

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

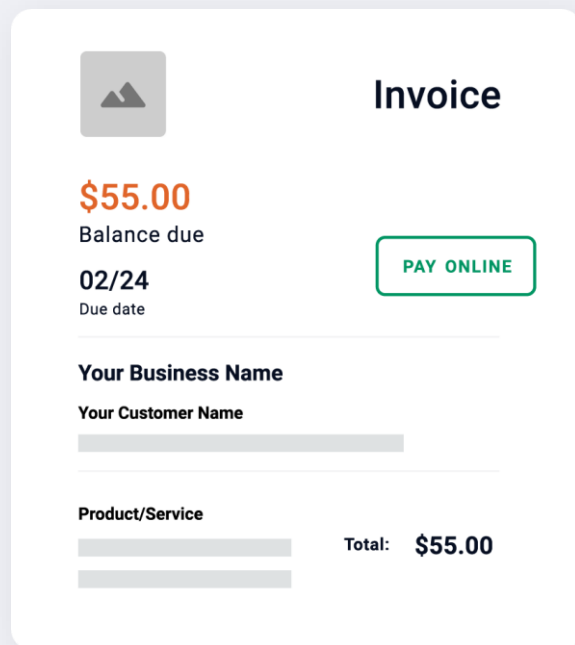
Customer Features

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.

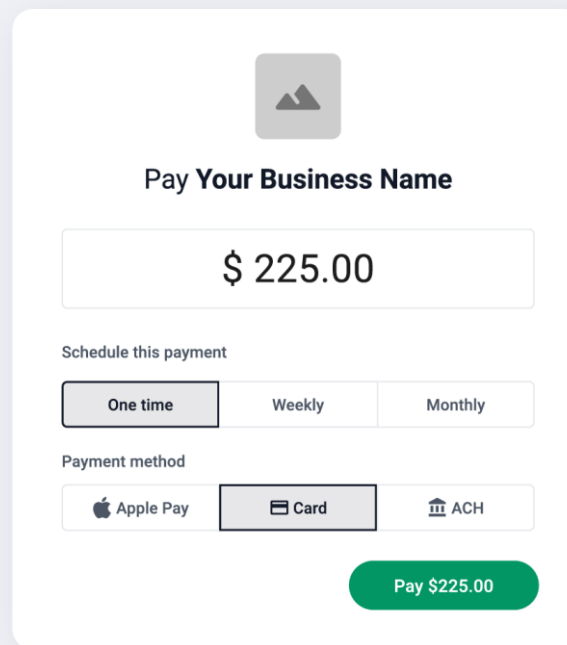


The screenshot shows a mobile app interface for creating an invoice. At the top left is a placeholder for a logo. The title "Invoice" is at the top right. Below the logo placeholder, the amount "\$55.00" is displayed in orange, followed by "Balance due" and the due date "02/24". A green button labeled "PAY ONLINE" is on the right. Below these are input fields for "Your Business Name", "Your Customer Name", and "Product/Service". The total amount "Total: \$55.00" is shown at the bottom right of the form.

✓ Basic ✓ Plus ✓ Pro

PAYMENT LINK

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

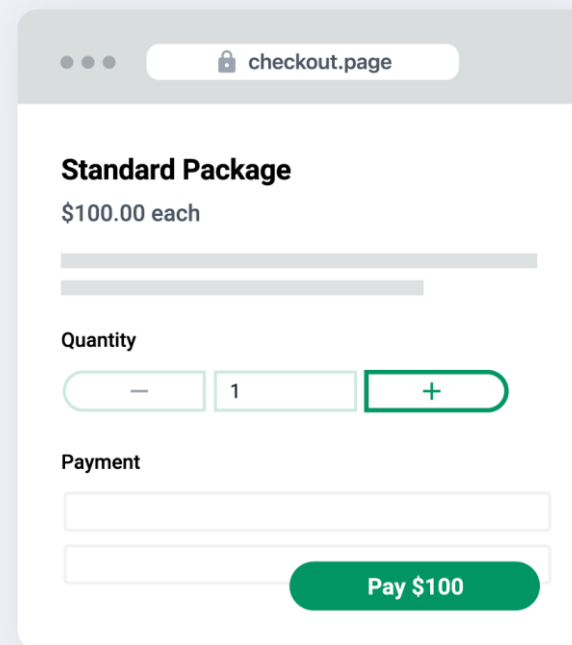


The screenshot shows a mobile app interface for creating a payment link. At the top left is a placeholder for a logo. The title "Pay Your Business Name" is at the top center. Below it, the amount "\$ 225.00" is displayed in a large box. Underneath is a section "Schedule this payment" with buttons for "One time", "Weekly", and "Monthly". Below that is a "Payment method" section with buttons for "Apple Pay", "Card", and "ACH". A green button labeled "Pay \$225.00" is at the bottom right.

✓ 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 mobile app interface for creating a checkout page. At the top is a browser-like header with a lock icon and the text "checkout.page". Below it, the title "Standard Package" is followed by "\$100.00 each". There are two horizontal bars representing progress or status. Below these is a "Quantity" section with a minus button, a box containing "1", and a plus button. Underneath is a "Payment" section with two input fields and a green button labeled "Pay \$100".

✓ Basic ✓ Plus ✓ Pro

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

AUTOBOOKS CAPITAL

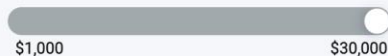
A flexible way for eligible businesses to fill short-term cash flow gaps.

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 

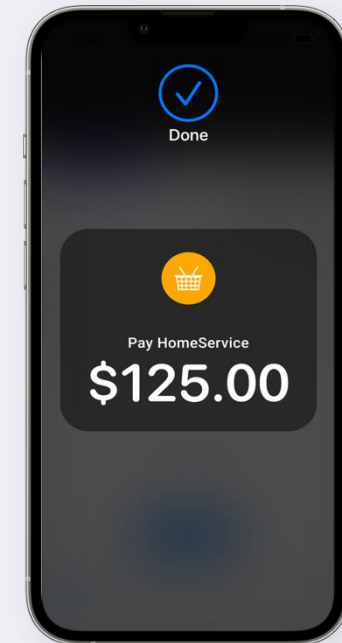
× Basic

✓ 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.

Customer Balances

Vendor Balances

Profit and Loss

Balance Sheet

Fee Detail

Journal



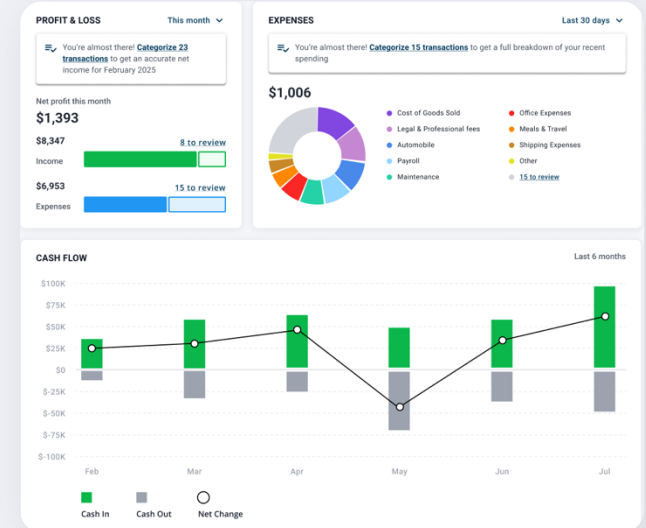
× Basic

× 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	• Visa® Debit Card • Online Mobile Banking • Mobile Banking • e-Statements	• Visa® Debit Card • Online Mobile Banking • Mobile Banking • e-Statements • Access to cash management functionality

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	• Online and in-app payment acceptance • Access working capital	• Automated transaction categorization • Real-time profit and loss performance • Balance sheet • Customer payment reporting • Online and in-app payment acceptance

Autobooks Smart Checking vs a Traditional Autobooks Pro Deployment

	Autobooks Smart Checking	Autobooks Pro
Cost Structure to FI	A “bundle” of users purchased at a “buy rate”	Flat monthly licensing fee
Fee to customer	Set by FI	Set by Autobooks
Service Charge Assessment	Assessed by FI	Assessed by Autobooks, profit share back to FI
ROI Calculation	Accounts sold at price assessed minus per user “buy rate”	15% of SaaS fees assessed by Autobooks on users the upgrade to accounting
Customer Features	• Automated transaction categorization • Real-time profit and loss performance • Balance sheet • Customer payment reporting • Online and in-app payment acceptance • Access working capital	• Automated transaction categorization • Real-time profit and loss performance • Balance sheet • Customer payment reporting • Online and in-app payment acceptance • Access working capital

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

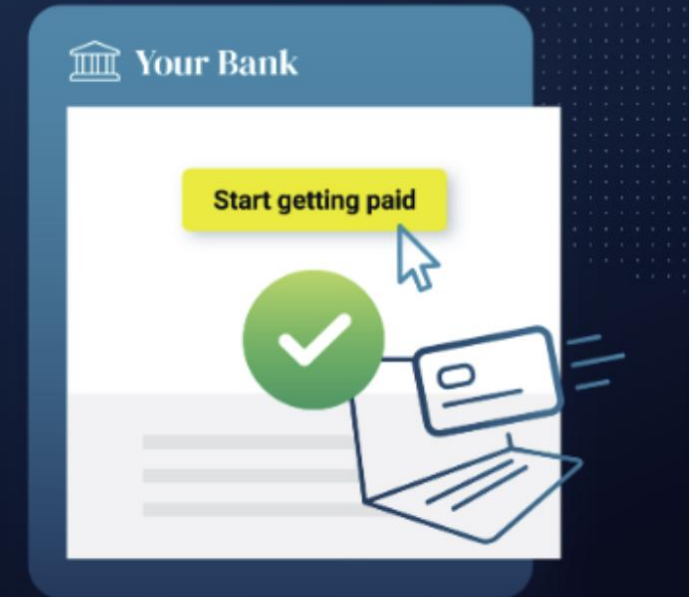
Building your Flywheel

- 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

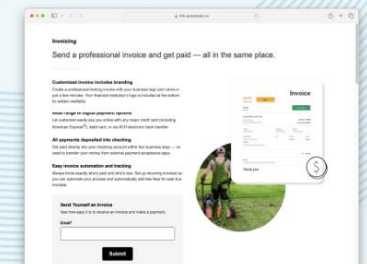
- Promote Autobooks quarterly, bi-annually or annually to maintain awareness with your SMBs
- Leverage the resources on our marketing site or create your own!
- Some specific tools to leverage -
 - Launch Announcement & Evergreen marketing kits
 - Videos and digital assets
 - Landing page snippet

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



Activate the SMBs that are a good fit for Autobooks

learn.autobooks.co/email-outreach-guide

Why Proactive Outreach Matters

FIs that engage with Autobooks marketing and training content average:

19x
more
enrollments

39x
more small
businesses
actively
getting
paid

compared to those that don't.

18% of small businesses invoice through their bank

The other 82% are using Square, PayPal, QuickBooks, or emailing PDFs.

[Read the report](#) → *The Invoicing Gap*, Javelin Strategy & Research

A quick, personal note is often all it takes to keep small business customers engaged with the tools provided to them through their bank.

Get Started

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](#)

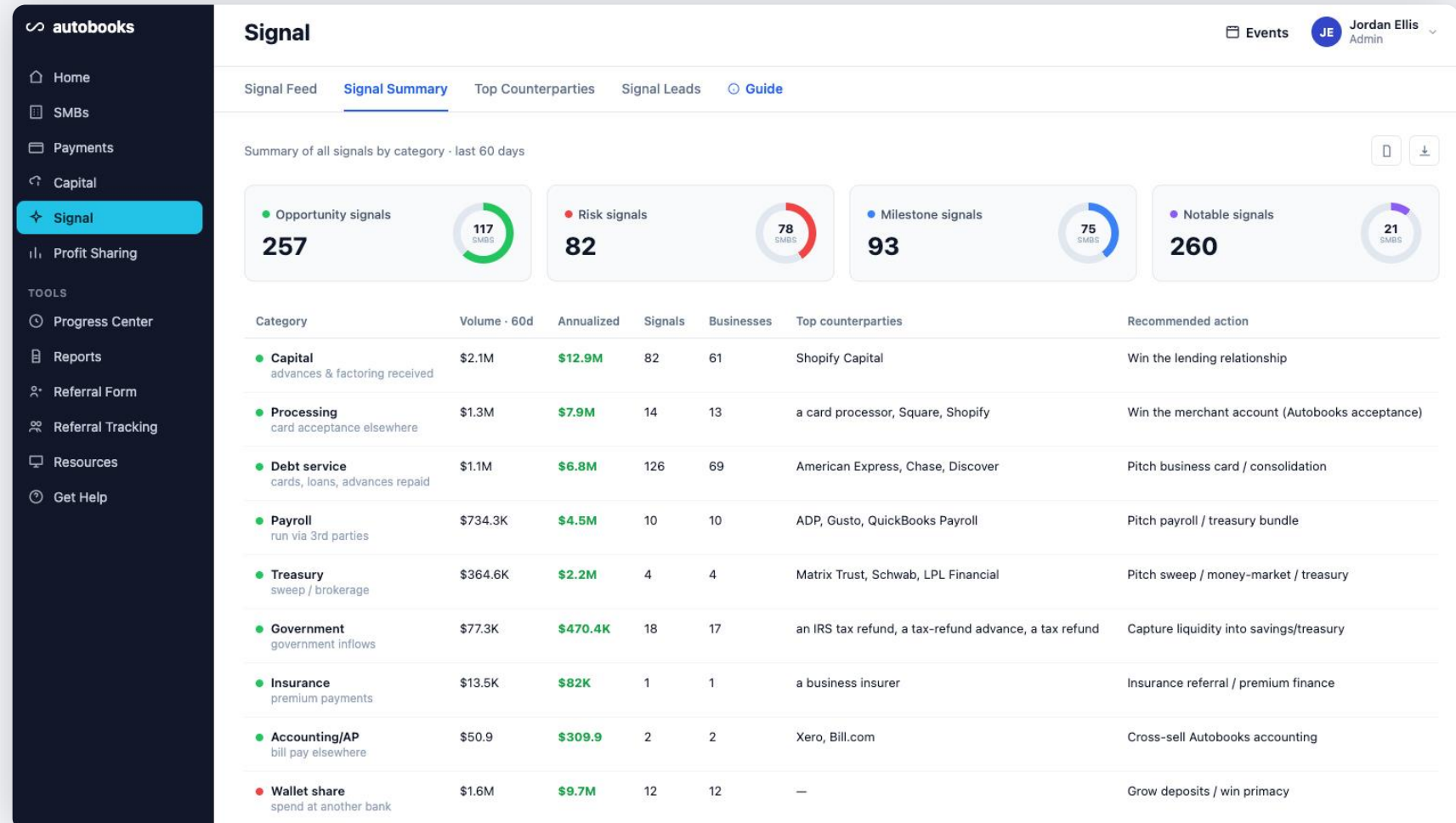
The screenshot displays the Autobooks Hub dashboard. On the left is a dark sidebar with the 'autobooks' logo at the top. Below the logo are navigation links: Home (highlighted in blue), SMBs, Payments, Capital, Signal, Profit Sharing, and a 'TOOLS' section containing Progress Center, Reports, Referral Form, Referral Tracking, Resources, and Get Help. The main content area is titled 'Autobooks Enrollment Activity' and includes filters for 'Integrations', 'Past 30 days', and 'Add tile +'. It features three summary tiles: 'Accepted Terms' (7 businesses, up 17% vs Jul 16 - Aug 15), 'Credit Card Approvals' (3 apps approved, down 25% vs Jul 16 - Aug 15), and 'Businesses Activated' (3 activations, up 50% vs Jul 16 - Aug 15). Below these is a section titled 'Enrolled SMB Status' with a descriptive text and a table. The table has columns for STATUS, FREE PLAN, FULL PLAN, and TOTAL. A legend on the right shows a flow from Accepted Terms to Submitted Application, Under Review, Approved, and finally Active.

STATUS:	FREE PLAN:	FULL PLAN:	TOTAL:
Approved	1	0	1
Deboard	1	0	1
Denied	1	0	1

Signal Feed Upgrades

- New signals tiles
- Re-organized for easier reading
- Updated tabs across the top

[Learn More Here](#)



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**



Don't Miss Our Latest **Product Updates**

autobooks.co/product/updates



Features ▾ For Your Business ▾ For Financial Institutions ▾

Support Login

Autobooks Product Updates

Learn about the latest product enhancements from the Autobooks team.

Filter by: Product ▾

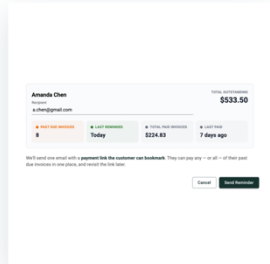
Search

June 17, 2026

Past Due Invoice Reminders

Small businesses can now see all past-due invoices in one place and send one reminder per customer that covers every invoice they owe.

Read More

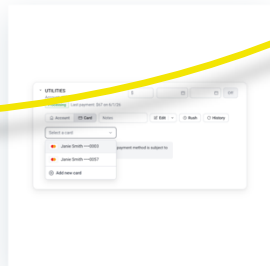


June 17, 2026

Pay by Card Is Coming to Bill Pay

A new payment rail in Autobooks Bill Pay. Customers or members will soon be able to pay eligible vendors with a Visa or Mastercard alongside their existing account.

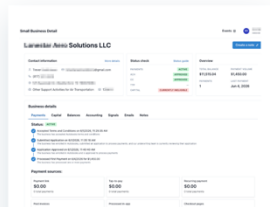
Read More



June 05, 2026

Autobooks Hub Updates — May/June 2026

Navigation updates, email configuration improvements, a redesigned SMB Detail View, front line banker workflow changes, and more.



Autobooks Hub Updates — May/June 2026

Navigation updates, email configuration improvements, a redesigned SMB Detail View, front line banker workflow changes, and more.

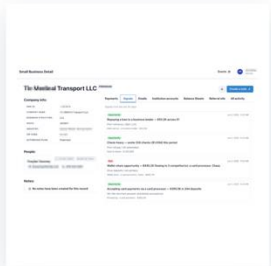
Read More

June 04, 2026

Signal Feed: Proactive Portfolio Intelligence in the Autobooks Hub

The Autobooks Hub now surfaces notable transaction activity and trends across your small business portfolio and gives your team a prescribed next step for each one.

Read More



autobooks

Subscribe to our resources

Email

Submit

SOLUTIONS FOR YOUR CUSTOMERS

Online Invoicing

Payment Link

Checkout Pages

Tap to Pay on iPhone

Autobooks Capital

Accounting & Bookkeeping

Bill Pay

Portal Pay

SOLUTIONS FOR FINANCIAL INSTITUTIONS

Autobooks Hub

Product Updates

Program Resources

AUTOBOOKS PACKAGES

Autobooks Smart Checking

CREATE A SUCCESSFUL PROGRAM

Altam

Bottomline

Candescent

CSI

FIS

Jack Henry

Q2

PARTNER RESOURCES

Launch Workshop

Train Your Team

Financial Institution Support

Customer Support

Autobooks Hub Login

AUTOBOOKS RESOURCES

Go-to-Market Resources

Guides & Reports

Webinars

Transform Small Business Checking

Banking Stories

Product Updates

Product Demos

DEMAND BANKING

THE AUTOBOOKS BLOG FOR FINANCIAL INSTITUTIONS

The Autobooks Blog for Small Businesses

ABOUT AUTOBOOKS

Our Mission

News

Events

Careers

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autobooks

Thank You!

Let's connect:

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