WORKSHOP: WEEK 2

Your Program Health Check and Growth Flywheel

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Financial Institution Growth,
Autobooks

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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

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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

Red Status	Yellow Status	Green Status
• 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?

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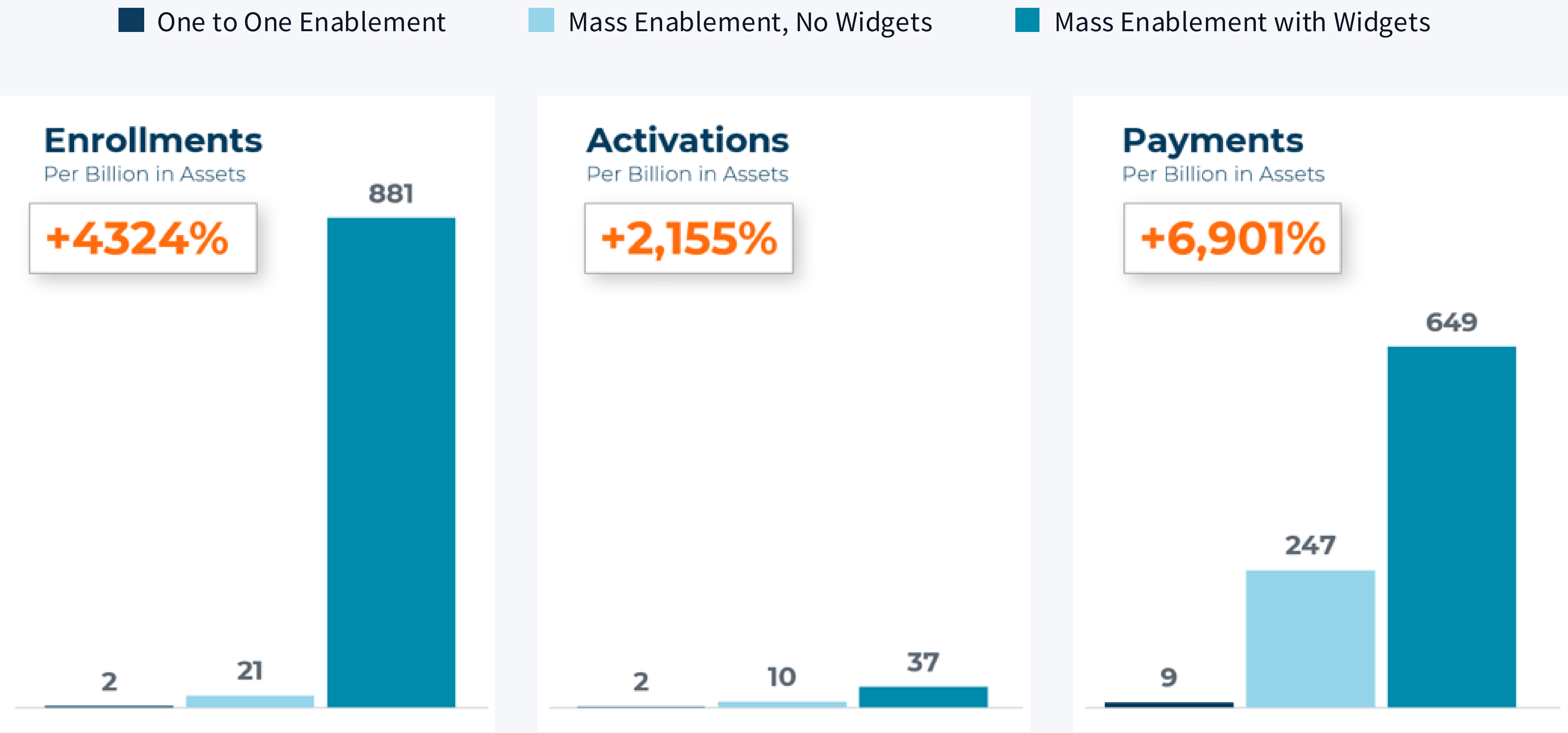
Positioning Autobooks for Your SMBs in Digital Banking

The Importance of Mass Enabling Autobooks



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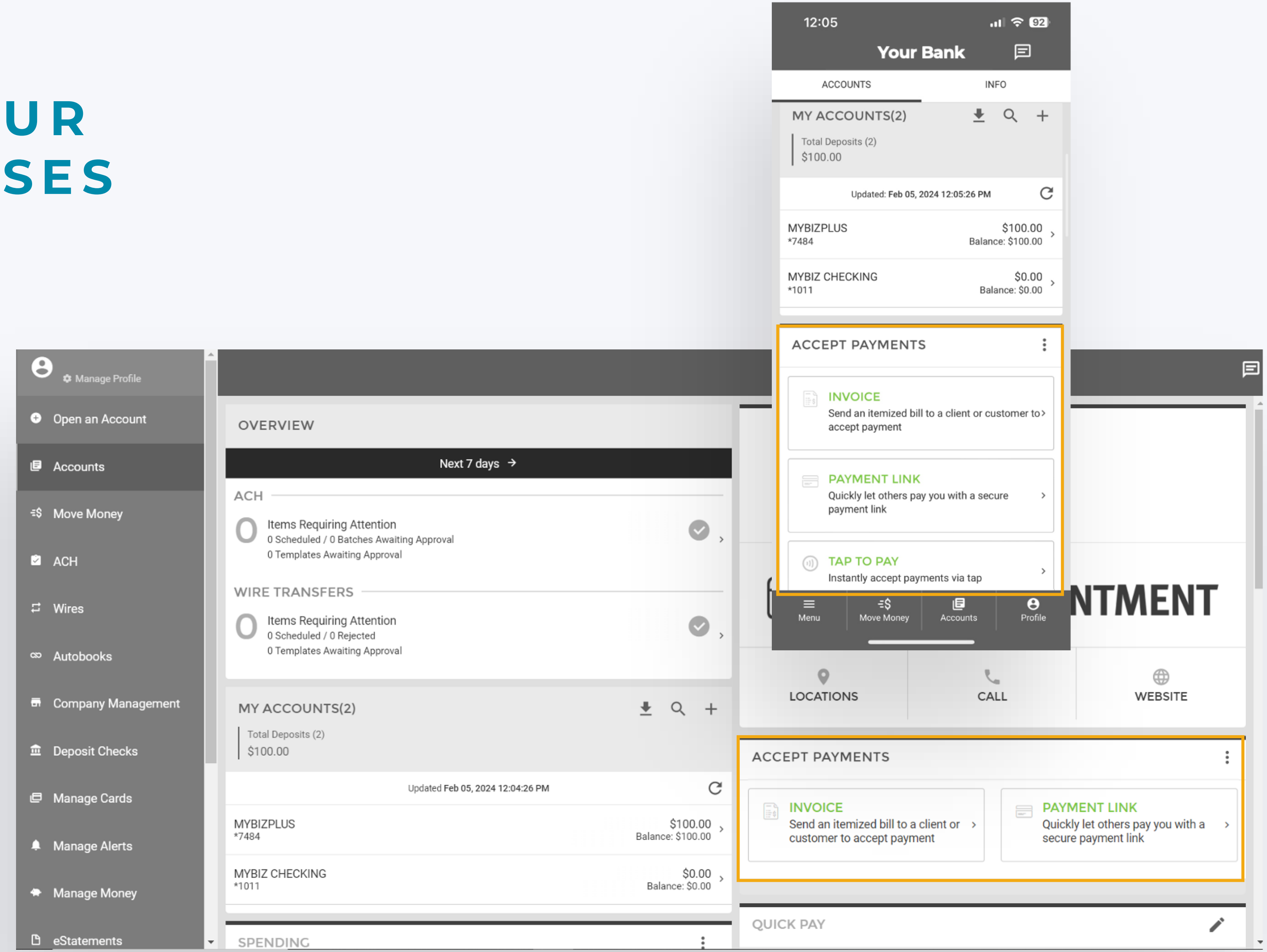
ACCESS FOR YOUR SMALL BUSINESSES

- 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

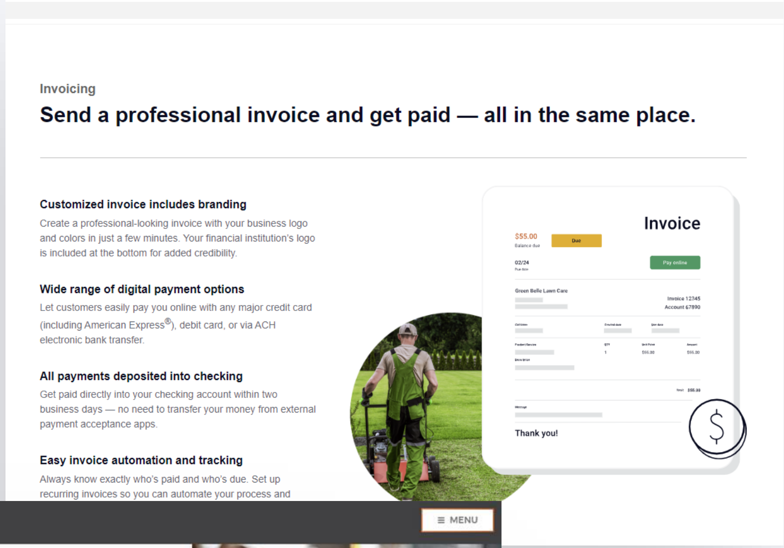
LEVERAGE YOUR DIGITAL BANKING PLATFORM

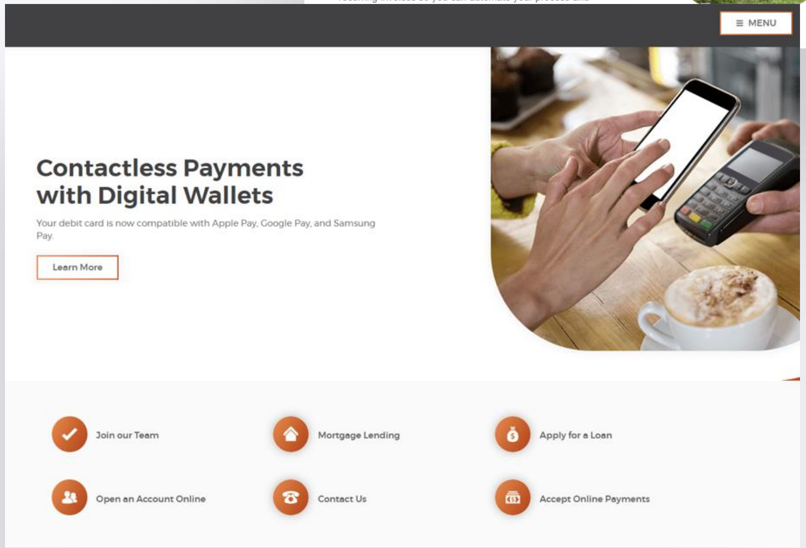
- Alert SMBs they have an invoicing and payment acceptance tool now available inside their online banking – **Autobooks is now available for them to enroll!**
- Call out placement and make it easy for SMBs to enroll.

BEST PRACTICE

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

***Get Paid with Autobooks* Landing Page**





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

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

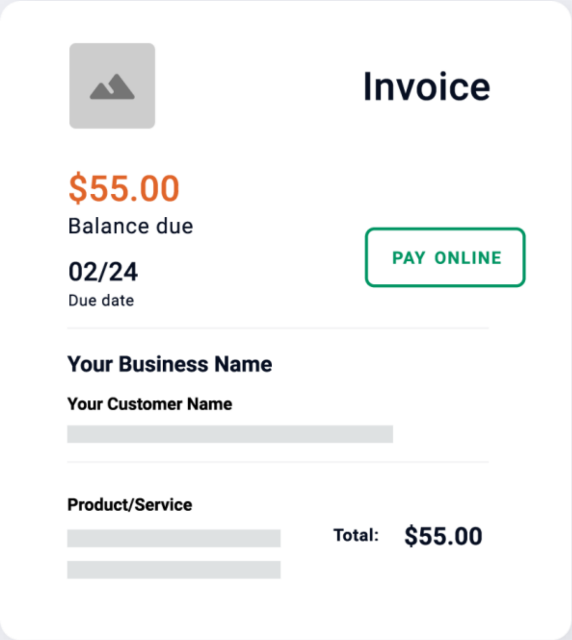
Customer Features

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

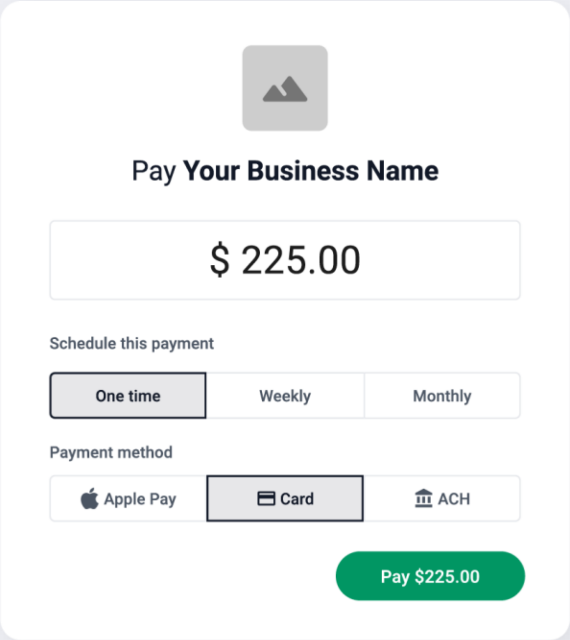
Create and send professional invoices in the same place you do your banking.



Basic Plus Pro

PAYMENT LINK

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



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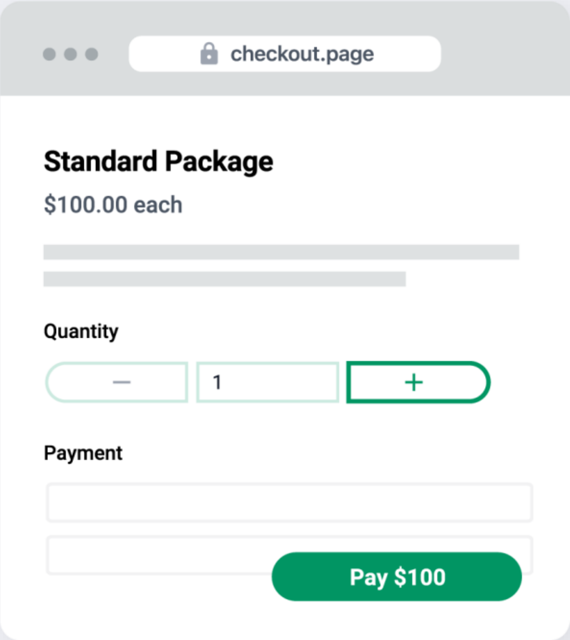
CHECKOUT PAGES

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



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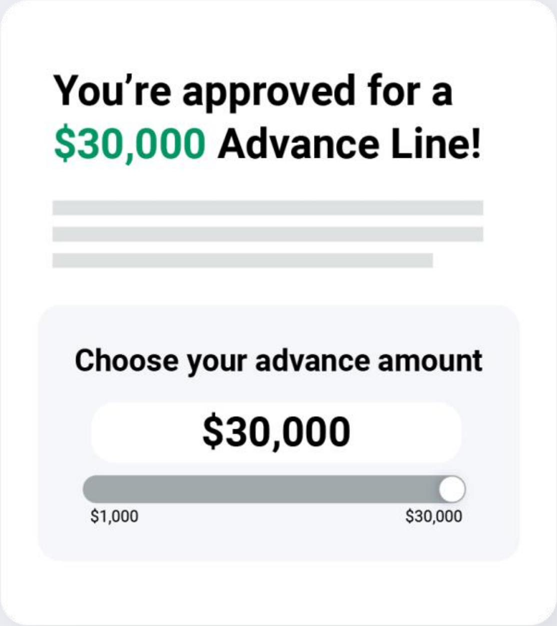
If your FI believes it's crucial to invest in Cash Flow tools that SMBs are demanding today:

AUTOBOOKS CAPITAL

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



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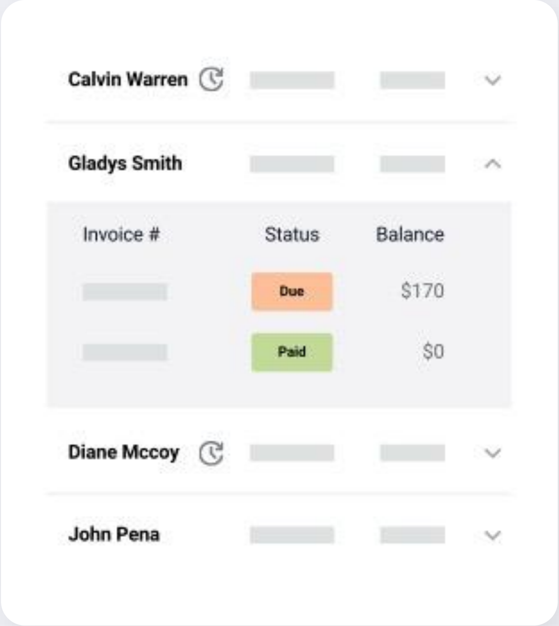
REAL-TIME PAYMENT SETTLEMENT

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



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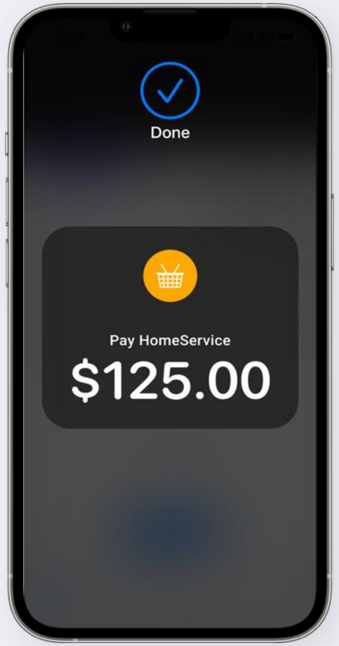
TAP TO PAY ON IPHONE

Accept contactless payments with only an iPhone.



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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

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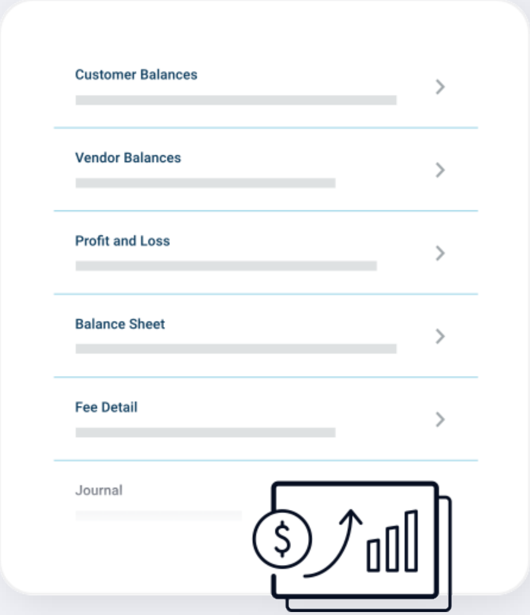
FINANCIAL REPORTING

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



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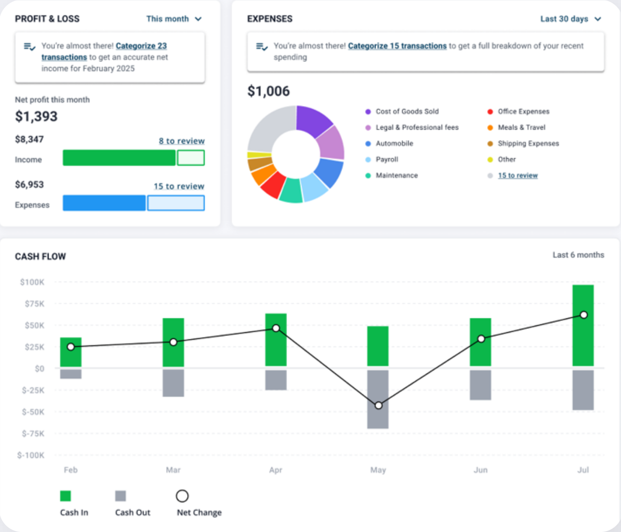
CASH FLOW VISUALIZATION

Understand Business Performance at-a-glance



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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.

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.

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.

**According to the "Five Strategies for Small Business Success" report by Datos Insights.*

**From Deloitte's article: "Small Business Banking: New Models for Serving Small Businesses."*

**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 START HERE	Business Premium 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

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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 START HERE	Business Premium 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

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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

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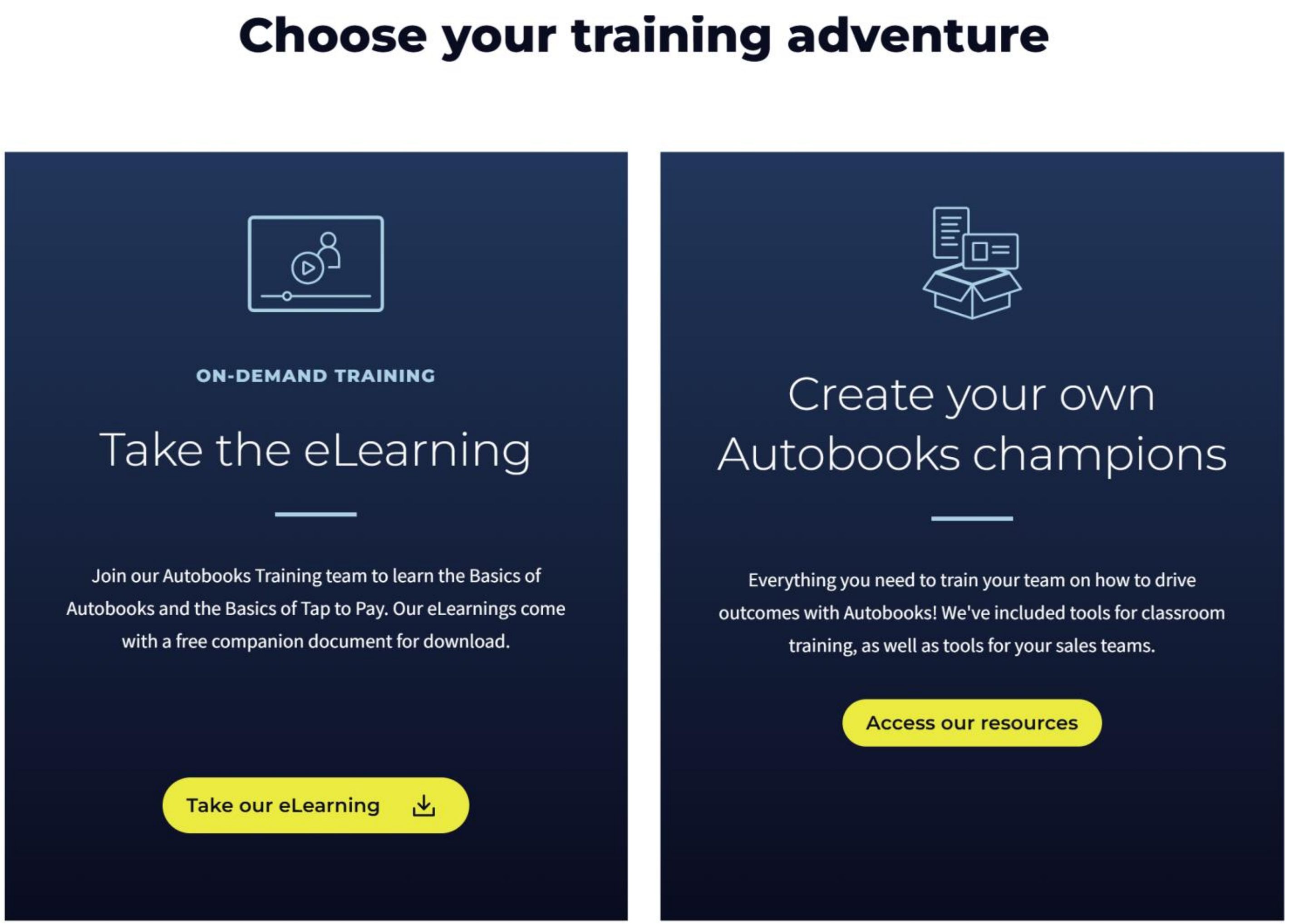
Survey for the Group

How are you hoping to grow your Autobooks program?

Organizational Awareness:
Your Training Flywheel

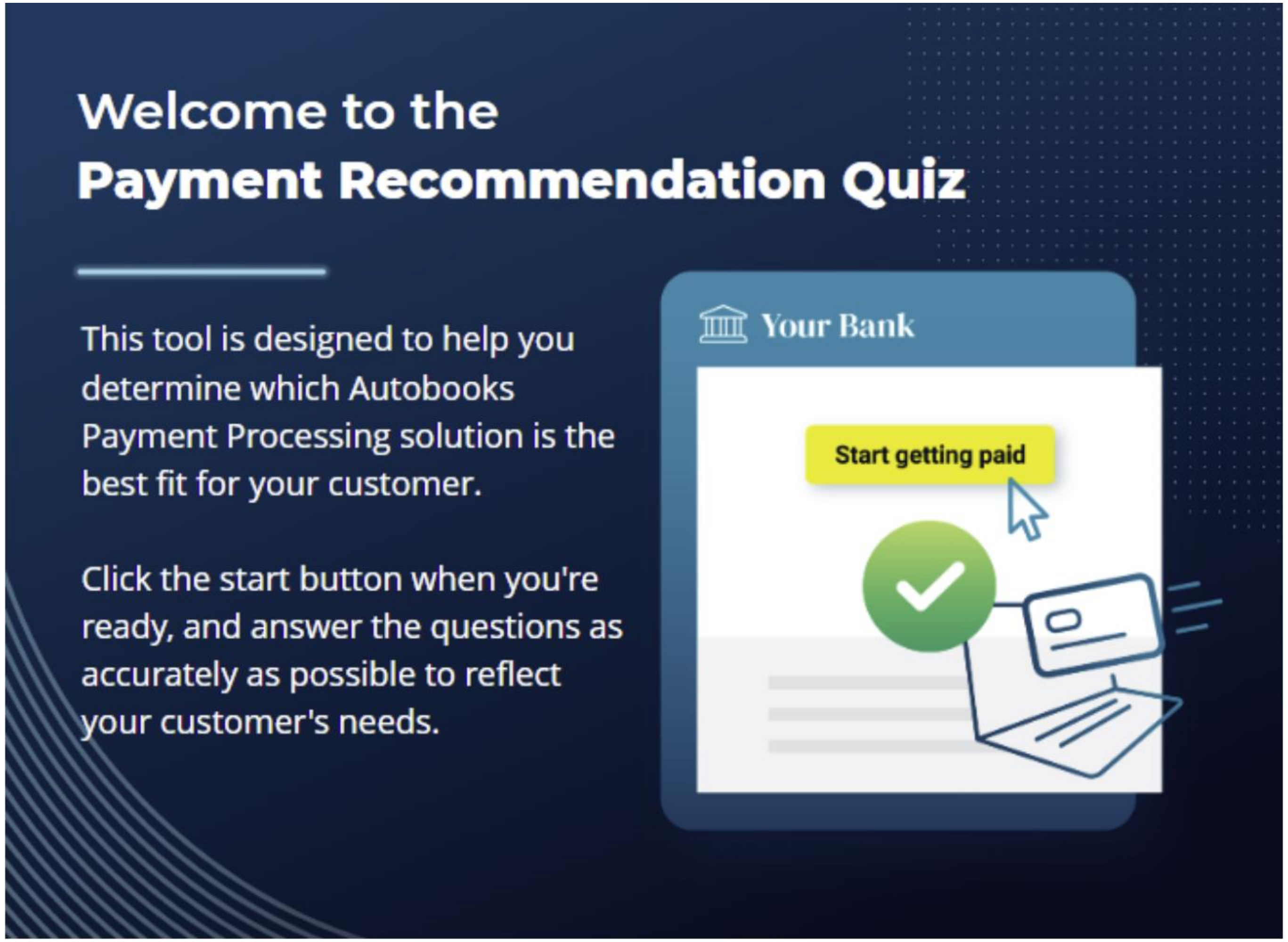
Your Training Flywheel

- 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.



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



Promoting Autobooks:
Your GTM Flywheel

Your GTM Flywheel

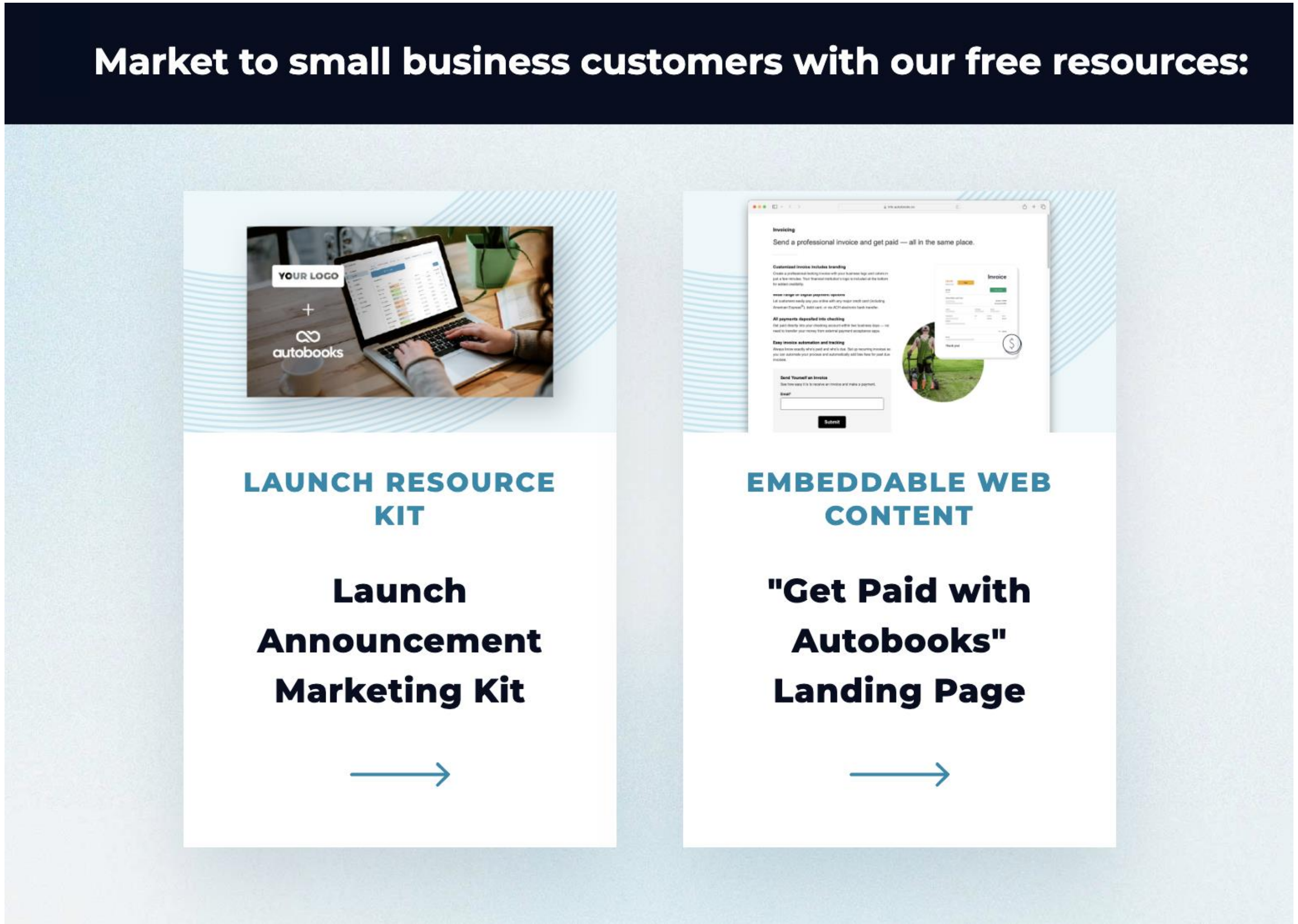
Ensure your SMBs and non-profits know they have Autobooks to help them get paid and improve cashflow!

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



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**

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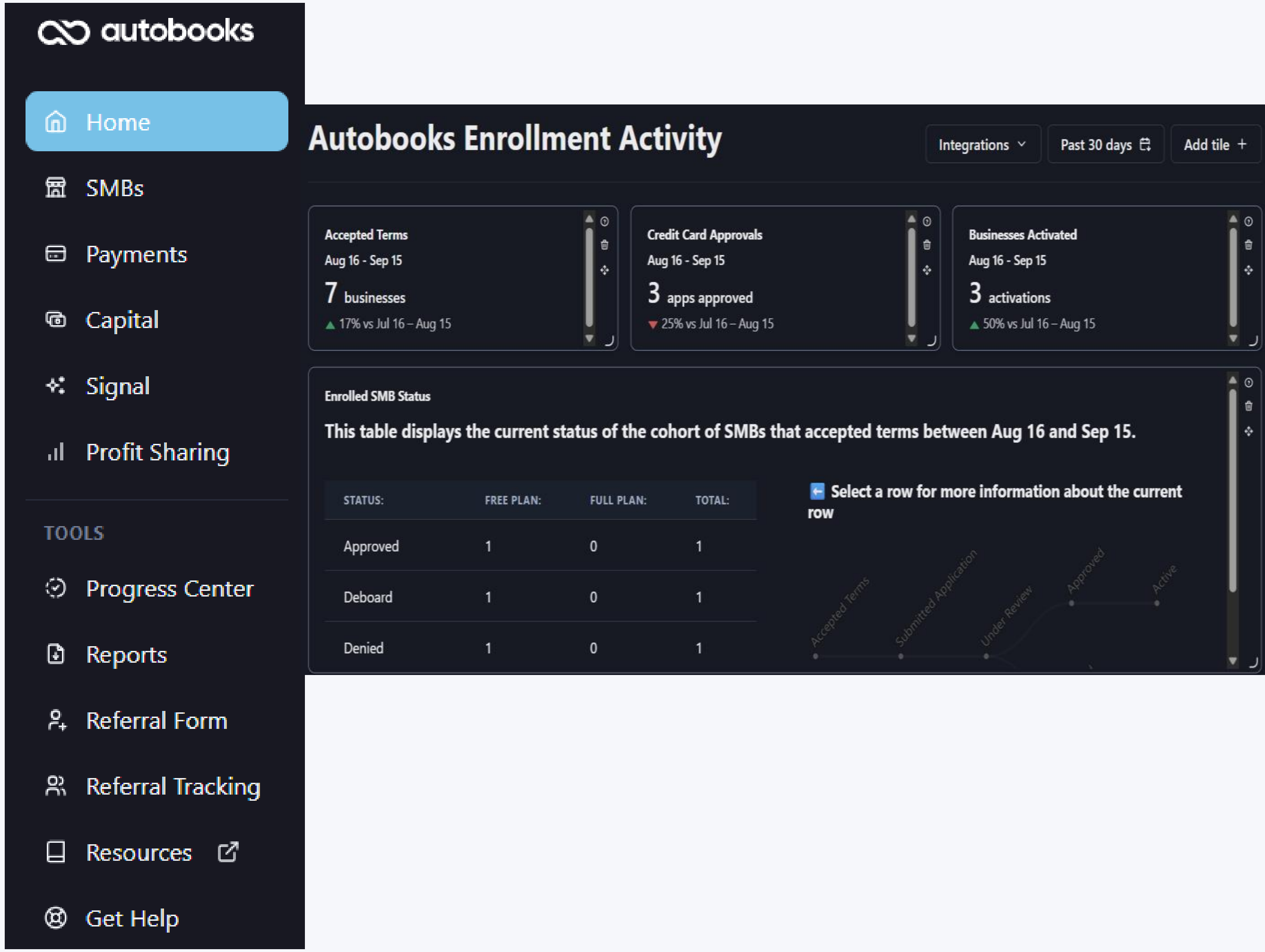
Using the Autobooks Hub to **Monitor & Grow your Program**

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]



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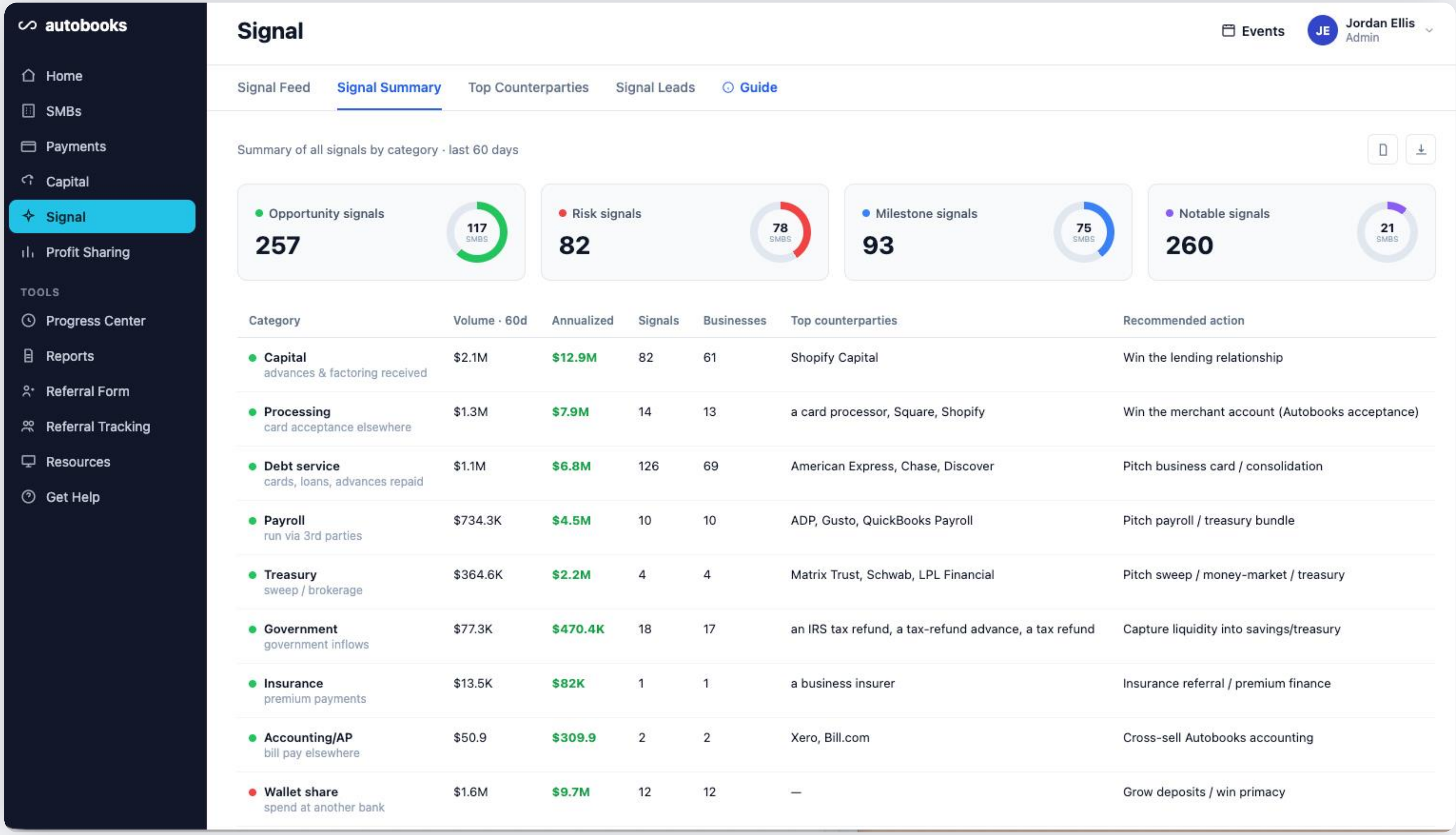
Pro Plus Basic

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.

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Next Steps

GROWTH WORKSHOP

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

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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.

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Supporting Your Launch & Program Growth

Meet with Josh

Fill out our survey!

Review your launch strategy and get answers to your questions

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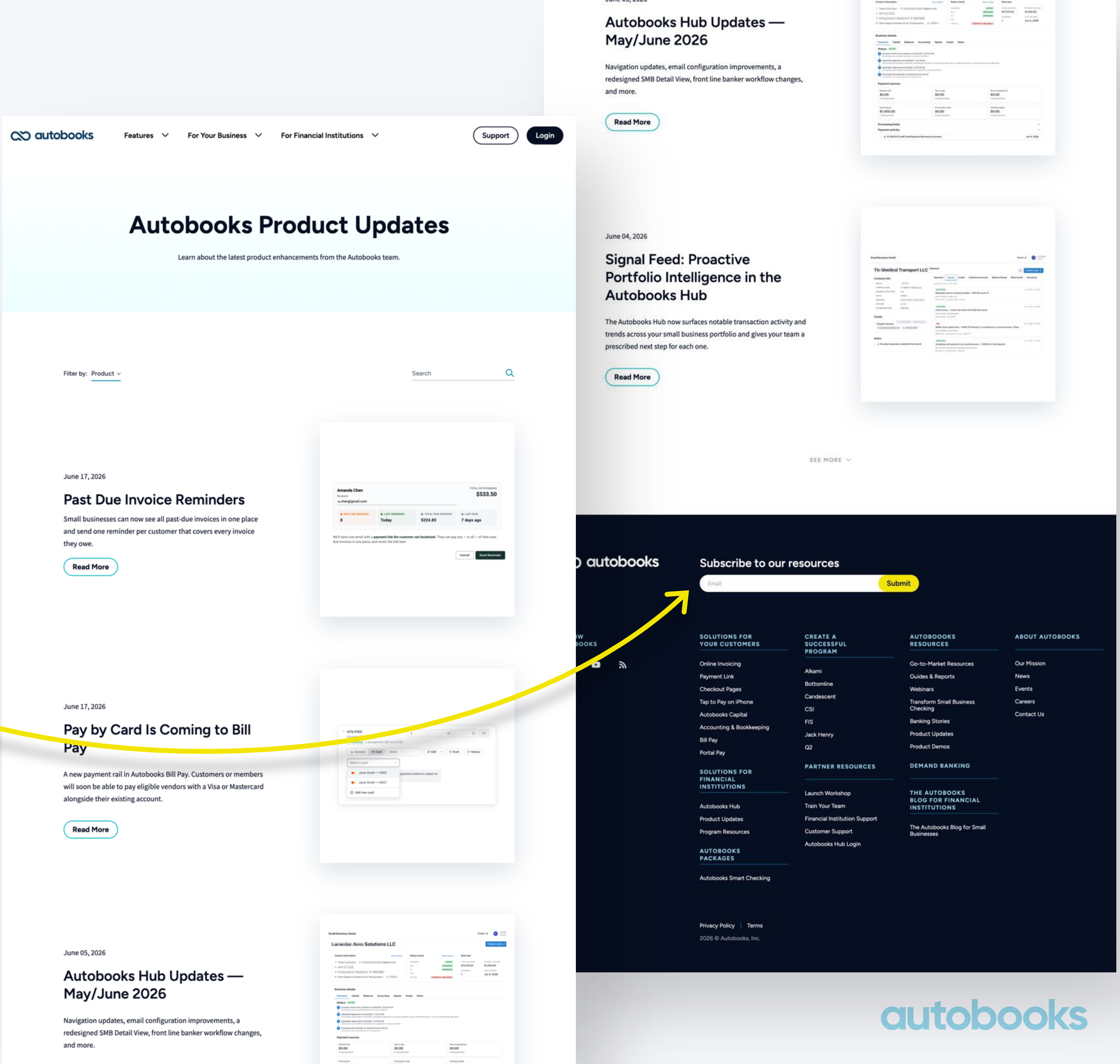
Don’t Miss Our Latest **Product Updates**

autobooks.co/product/updates



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Thank You!

Let's connect:

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