

October 2026 Product Update

Autobooks Pro: connect any system, or any AI

Bring Your Own AI and Developer Tools are live.
Plus: multi-account bank reconciliation and a cleaner Hub.

Tuesday, October 27, 2026 | 1:00 p.m. ET

autobooks

Increasing Autobooks Pro Connectivity

Bring Your Own AI

Promised on September's "What's coming" slide.
Live now as the AI Agents tab in Autobooks Pro.

Developer Access

Promised on September's "What's coming" slide.
Live now as Developer Tools in Autobooks Pro.

Today: why it matters for your institution, and what to do next.

Agenda

- 1 | The new billpay
- 2 | Billpay: Fraud prevention roadmap
- 3 | Autobooks Pro: the connected platform
- 4 | Accounting: reconcile every account
- 5 | Hub: statuses and Balances
- 6 | What's coming

See the New Bill Pay - UI Preview

THE NEW BILL PAY

Every Payment in One View

- What's scheduled to send, what leaves in the next 7 days, and what was paid in the past 30 days
- Status, send date, and pay-from account for every payment
- An eligible lending offer appears when cash is needed to cover what goes out

The screenshot displays the Autobook's Bill Pay interface. On the left is a sidebar menu with options: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Bill Pay, Payments (selected), Vendors, Manage Users, Documents, Accounting, Capital, Reports, AI Agents, Developer, Settings, Need Help?, and Logout. The main content area features three summary cards at the top: 'Scheduled to send \$34,475.00 (7 payments)', 'Leaving in the next 7 days \$10,860.00 (3 payments)', and 'Paid in the past 30 days \$24,702.75 (10 payments)'. Below these is a banner for a \$10,000 funding offer with a 'Get started' button. A 'New payment' button and a search bar are also present. The central part of the interface is a table titled 'Scheduled 7 Sent 52' showing a list of payments. The table has columns for Vendor, Status, Send date, Pay from, and Amount. The bottom of the interface includes a pagination bar showing 'Rows per page: 25' and '1-7 of 7'.

Vendor	Status	Send date	Pay from	Amount
Harbor Freight Logistics	Needs approval	Oct 20, 2026 Rushed	Payroll reserve **9981	\$15,400.00
Northside Plumbing	Scheduled	Oct 21, 2026	Operating **4412	\$3,100.00
Midwest Paper Supply	Needs approval	Oct 23, 2026	Operating **4412	\$1,240.00
Sunbelt Equipment Rental	Scheduled	Oct 24, 2026	Operating **4412	\$980.00
Apex Staffing Partners	Needs approval	Oct 27, 2026	Payroll reserve **9981	\$8,640.00
Coastal Property Management	Scheduled	Oct 30, 2026	Operating **4412	\$4,800.00
Metro Waste Services	Scheduled	Oct 30, 2026	Operating **4412	\$315.00

THE NEW BILL PAY

Approve Before It Sends

- Payments that need approval wait in their own list
- Approvers see who created the payment, the account, the amount, and the memo
- Approve or decline, then follow each step on the status timeline

The screenshot displays the Autobooks Bill Pay interface. On the left is a sidebar with navigation options: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Bill Pay, Payments (selected), Vendors, Manage Users, Documents, Accounting, Capital, Reports, AI Agents, Developer, Settings, Need Help?, and Logout. The main content area shows a summary of payment status: Scheduled to send (\$34,475.00, 7 payments), Leaving in the next 7 days (\$10,860.00, 3 payments), and Paid in the past 30 days (\$24,702.75, 10 payments). Below this is a table of payments needing approval. The first payment is for Harbor Freight Logistics, created by Marcus Lee, for \$15,400.00, scheduled for Oct 20, 2026, with a memo 'Rush - dock fees'. A right-hand panel provides details for this payment, including a 'Needs approval' notice, 'Approve' and 'Decline' buttons, a status timeline (Created by Marcus Lee, Waiting for approval, Leaves your account, Mails, Arrives), and an action to 'Manage vendor'.

Vendor	Created by	Send date	Pay from	Amount
Harbor Freight Logistics	Marcus Lee	Oct 20, 2026 Rush	Payroll reserve **9981	\$15,400.00
Midwest Paper Supply	Priya Shah	Oct 23, 2026	Operating **4412	\$1,240.00
Apex Staffing Partners	Priya Shah	Oct 27, 2026	Payroll reserve **9981	\$8,640.00

Rows per page: 25 1-3 of 3

Harbor Freight Logistics
\$15,400.00
from Payroll reserve **9981
Rush
Shipping / freight

Needs approval
Created by Marcus Lee. Sends today once approved.

Approve **Decline**

MEMO
Rush — dock fees

STATUS

- Created by Marcus Lee
Oct 17, 2026
- Waiting for approval
- Leaves your account
Oct 20, 2026
- Mails
Oct 21, 2026
- Arrives
Est. Oct 21, 2026

ACTIONS

Manage vendor

THE NEW BILL PAY

Recurring Payments

- Set the schedule once, and each payment is created from it
- Change the schedule, cancel one payment, or cancel the series
- See when it leaves the account and when it should arrive

The screenshot displays the Autobook's Bill Pay interface. On the left is a sidebar with navigation options: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Bill Pay, Vendors, Manage Users, Documents, Accounting, Capital, Reports, AI Agents, Developer, Settings, Need Help?, and Logout. The main area shows a summary of payment status: Scheduled to send \$34,475.00 (7 payments), Leaving in the next 7 days \$10,860.00 (3 payments), and Paid in the past 30 days \$24,702.75 (10 payments). Below this is a table of scheduled payments.

Vendor	Status	Send date	Pay from	Amount
Harbor Freight Logistics	Needs approval	Oct 20, 2026 Rushed	Payroll reserve **9981	\$15,400.00
Northside Plumbing	Scheduled	Oct 21, 2026	Operating **4412	\$3,100.00
Midwest Paper Supply	Needs approval	Oct 23, 2026	Operating **4412	\$1,240.00
Sunbelt Equipment Rental	Scheduled	Oct 24, 2026	Operating **4412	\$980.00
Apex Staffing Partners	Needs approval	Oct 27, 2026	Payroll reserve **9981	\$8,640.00
Coastal Property Management	Scheduled	Oct 30, 2026	Operating **4412	\$4,800.00
Metro Waste Services	Scheduled	Oct 30, 2026	Operating **4412	\$315.00

Below the table, there is a pagination bar showing 'Rows per page: 25' and '1-7 of 7'.

On the right, a detailed view for 'Coastal Property Management' is shown. It includes the amount \$4,800.00, the account 'from Operating **4412', and the address '123 Main Street'. A memo section indicates 'October rent'. The schedule section states 'Repeats monthly on the 30th' and 'Next payment Nov 30, 2026'. The status section shows a timeline: 'Created by recurring schedule' (Oct 22, 2026), 'Leaves your account' (Oct 30, 2026), and 'Arrives' (Est. Nov 4, 2026). The actions section provides links to 'Change schedule', 'Cancel payment', 'Cancel schedule', and 'Manage vendor'.

THE NEW BILL PAY

Track Every Mailed Check

- Every payment has a status timeline
- Mailed checks are tracked from print to arrival with USPS scans
- Card payments show when the card was charged

Dashboard

Invoicing

Checkout Pages

Payment Link

Payments

Pay Bills

Bill Pay

Payments

Vendors

Manage Users

Documents

Accounting

Capital

Reports

AI Agents

Developer

Settings

Need Help?

Logout

Scheduled to send

\$34,475.00

7 payments

Leaving in the next 7 days

\$10,860.00

3 payments

Paid in the past 30 days

\$24,702.75

10 payments

+ New payment

Search payments

Needs approval 3	Scheduled 7	Sent 52		
Vendor	Status	Send date	Pay from	Amount
Brightline Electric	Processing	Oct 20, 2026	Operating **4412	\$612.45
Summit Roofing	Processing	Oct 17, 2026 Rushed	Operating **4412	\$12,750.00
Placid Bay Janitorial	Paid	Oct 15, 2026	Operating **4412	\$500.00
Vertex Software Licensing	Canceled	Oct 13, 2026	Mastercard **6676	\$449.00
Lakeshore Print Co	Paid	Oct 10, 2026	Operating **4412	\$725.30
Anderson & Pike CPA	Paid	Oct 7, 2026	Visa **1234	\$2,250.00
Coastal Property Management	Paid	Oct 6, 2026	Escrow — 123 Main **1180	\$4,800.00
Metro Waste Services	Paid	Oct 5, 2026	Escrow — 77 Oak **1181	\$200.00
Granite State Insurance	Paid	Oct 2, 2026	Operating **4412	\$1,875.00
Northside Plumbing	Paid	Sep 26, 2026	Escrow — 123 Main **1180	\$450.00
Cedar Valley Landscaping	Paid	Sep 25, 2026	Visa **1234	\$540.00
Midwest Paper Supply	Paid	Sep 22, 2026	Operating **4412	\$615.40

Anderson & Pike CPA

\$2,250.00

from Visa **1234

Accounting

MEMO

Q3 review

STATUS

Created by Dana Whitfield

Oct 4, 2026

Charged to your card

Oct 7, 2026

Mailed

Oct 8, 2026

Check #10403

Arrives

Est. Oct 10, 2026

Hide tracking

Printed and mailed

Oct 8, 2026, 4:12 PM

Fort Wayne, IN 46815

Accepted by USPS

Oct 8, 2026, 9:48 PM

Fort Wayne, IN 46802

Processed at a USPS regional facility

Oct 9, 2026, 3:05 AM

Pontiac, MI 48340

Sorting at the destination post office

Oct 10, 2026, 6:21 AM

Royal Oak, MI 48067

ACTIONS

Manage vendor

THE NEW BILL PAY

Vendors, Organized

- Group vendors by location or property, and sort them by category
- See each vendor's schedule, pay-from account, and last payment
- Add vendors by hand, by uploading a bill, or by importing a list

The screenshot displays the 'Vendors' section of the Autobook software. On the left is a sidebar with navigation options: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Bill Pay, Payments, Vendors (selected), Manage Users, Documents, Accounting, Capital, Reports, AI Agents, Developer, Settings, Need Help?, and Logout. The main area shows a table of 18 vendors, with columns for Vendor, Pay from, Group, Category, and Payment. The 'Electric - 123 Main' vendor is highlighted. To the right, a detailed view for this vendor is shown, including its name, address, category, and a table of payment details.

Vendor	Pay from	Group	Category	Payment
Accountant Anderson & Pike CPA	Operating **4412	—	Accounting	\$2,250.00 Paid Oct 7
Apex Staffing Partners	Payroll reserve **9981	—	Contractors	\$8,640.00 Scheduled Oct 27
Building insurance Granite State Insurance	Escrow — 77 Oak **1181	77 Oak Avenue	Insurance	\$1,875.00 Paid Oct 2
Cedar Valley Landscaping	Operating **4412	77 Oak Avenue	Maintenance / repairs	\$540.00 Paid Sep 25
Cleaners Placid Bay Janitorial	Operating **4412	123 Main Street	Cleaning services	\$500.00 Paid Oct 15
Clearwater Consulting	Operating **4412	—	Consulting services	\$5,000.00 Paid Sep 3
Electric - 123 Main Brightline Electric	Escrow — 123 Main **1180	123 Main Street	Electric, gas, water, sewer	\$612.45 Paid Oct 20
Fuel card Riverside Fuel	Mastercard — Fuel **3005	—	Fuel / fleet expenses	\$2,310.75 Paid Sep 18
Harbor Freight Logistics	Operating **4412	—	Shipping / freight	\$15,400.00 Paid Oct 20
Ironwood Security Systems	Operating **4412	77 Oak Avenue	Professional services	\$129.00 Paid Sep 7
Lakeshore Print Co	Operating **4412	—	Marketing / advertising ser...	\$725.30 Paid Oct 10
Main St landlord Coastal Property Management	Escrow — 123 Main **1180	123 Main Street	Office rent / lease payments	\$4,800.00 Scheduled Oct 30
Metro Waste Services	Escrow — 77 Oak **1181	77 Oak Avenue	Electric, gas, water, sewer	\$315.00 Scheduled Oct 30
Midwest Paper Supply	Operating **4412	—	Office supplies	\$1,240.00

Electric - 123 Main
Brightline Electric
123 Main Street
Electric, gas, water, sewer

DETAILS

Repeats	Every month on the 15th, \$418.65 each time
Pay from	Escrow — 123 Main **1180
Delivery method	Bank transfer to their account **0341
Mailing address	112 Commerce Way, Royal Oak, MI 48067

LAST PAYMENT [View history](#)

Oct 20	Processing	\$612.45
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ACTIONS

- [Pay vendor](#)
- [Manage vendor](#)
- [Archive vendor](#)

THE NEW BILL PAY

Pay a Whole Group at Once

- Select several vendors, or a whole group, in one pass
- Each payment is set up in turn, with the last amount paid in view
- Nothing is sent until the owner reviews it

The screenshot shows the 'Pay a Whole Group' workflow in the Autobooks system. On the left is a sidebar menu with options: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Bill Pay, Payments (selected), Vendors, Manage Users, Accounting, Capital, Reports, AI Agents, Developer, Settings, Need Help?, and Logout. The main content area is titled 'Back to payments' and 'Who are you paying?'. It includes a search bar and three buttons: 'Upload a bill', 'Pay someone new', and 'Pay a whole group' (selected). Below these is a table of vendors with checkboxes for selection. A dropdown menu is open for the '123 Main Street' address, showing two options: '123 Main Street' (selected) and '77 Oak Avenue'. The table lists vendors with their names, addresses, and last payment dates. At the bottom, a summary bar shows 'Paying Main St landlord, Electric - 123 Main and 2 more' and a 'Start 4 payments' button.

Vendor	Address	Last Paid
Plumber	123 Main Street	Oct 22
Electric - 123 Main	123 Main Street	Oct 21
Harbor Freight Logistics	123 Main Street	Oct 21
Summit Roofing	123 Main Street	Oct 18
Cleaners	123 Main Street	Oct 16
Lakeshore Print Co	123 Main Street	Oct 11
Main St landlord	123 Main Street	Oct 7

THE NEW BILL PAY

Cash Flow in View

- Confirmation for every payment, with the date it arrives
- A forecast shows money in and money out for the next 30 days
- When the forecast shows a gap, eligible businesses see a lending offer from your institution

Dashboard

Invoicing

Checkout Pages

Payment Link

Payments

Pay Bills

Bill Pay

Payments

Vendors

Manage Users

Accounting

Capital

Reports

AI Agents

Developer

Settings

Need Help?

Logout

4 payments scheduled

All 4 send today and arrive by Nov 3.

Print

Cleaners

\$500.00

Sends today from Operating **4412

Arrives by Nov 3 via paper check

Confirmation 4820137

Plumber

\$3,100.00

Sends today from Escrow – 123 Main **1180

Arrives by Oct 27 electronically

Confirmation 4820750

Electric - 123 Main

\$1,284.30

Sends today from Escrow – 123 Main **1180

Arrives by Oct 27 electronically

Confirmation 4821363

Main St landlord

\$4,800.00

Sends today from Escrow – 123 Main **1180

Arrives by Oct 27 electronically

Confirmation 4821976

Summary

Total for 4 payments

\$9,684.30

Pay from

Operating **4412

Escrow – 123 Main **1180

\$500.00

\$9,184.30

Send another payment

View payments

Until a payment sends, you can change or cancel it from View payments.

Cash flow forecast

Next 30 days, including the payments you just scheduled

Money in

\$18,200.00

Money out

\$34,116.30

Short by

\$15,916.30

You're prequalified for up to \$10,000.00

Toward the \$15,916.30 gap until your customers pay.

See your prequalified offer

11

Screens for illustration only.

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Bill Pay Is One Part of How a Business Runs

Money comes in from customers, gets recorded, and shapes what an owner can pay and when. Autobooks connects bill pay with getting paid, accounting, cash flow, and lending.

1

INVOICING & AR

Get paid

Direct visibility into how the business generates revenue

2

BILL PAY & AP

Pay vendors

Reveals how the business manages obligations and suppliers

3

CASH FLOW

Predict & optimize

AR and AP data make cash flow predictable

4

ACCOUNTING

Reconcile & report

A clean general ledger becomes the single source of truth

5

LENDING

Fuel growth

Data-driven lending improves credit decisioning

FULL FINANCIAL MATURITY

Clean books make a business creditworthy, and a creditworthy business borrows from you

Retain and Grow Deposits. Earn More Revenue.

When business owners pay bills, get paid, and manage their business inside your digital banking, their deposits stay and grow with you. Your small business portfolio earns more along the way.

BILL PAY

Interchange

Earn interchange when business owners pay bills with debit or credit cards you issue.

RECEIVABLES

Merchant Activity

Earn on payment acceptance when business customers get paid through invoicing, payment links, and Tap to Pay on iPhone.

DEPOSITS

Retain and Grow Business Deposits

Owners pay bills inside your digital banking, not on vendor websites and outside apps.

When owners pay bills, get paid, and keep their books with you, their deposits stay with you too.

Bankers see transaction activity, including when a business uses a third-party tool.

AUTOBOOKS CAPITAL

Small Business Lending

Lend on your balance sheet with your own credit criteria, or offer third-party funding and earn without carrying the credit risk.

“Small business owners are not asking for another checking account. They need to get paid, keep their books straight and manage the timing of receivables. Those tools now come with the account instead of being something they seek from a third-party provider.”

Jarrold Hutchinson, Director of Small Business Solutions, Minnwest Bank

OVERVIEW

2026 Fraud Enhancements

LIVE

Q1 2026

gVerify Account Validation

Nacha WEB Debit compliance.
Enabled for all FIs.

LIVE

Q2 2026

Risk Management Dashboard

Behavioral analytics surfaces suspicious payments for banker review before funds leave the institution. FIs choose Monitor mode (visibility) or Hold mode (up to 3 days to review).

SEPT 30 Dec 31

Q3 2026

3rd-Party Transaction Monitoring

Integrations with third-party vendors that expand fraud detection beyond behavioral patterns. Vendor selections and timelines will be shared with partners and clients when confirmed.

DEC 31

Q4 2026

FI-Managed Prohibited Payee Listing

FI-managed capability to flag and block payments to specific payees, accounts, or recipients. Adds institution-controlled protection on top of the Risk Management Dashboard.

Quick poll: think about your business clients

POLL

How many of your business customers do you think are using AI tools today?

Most of them

About half

Some

Very few

Not sure

Your business clients are already paying for AI

OVER

20%

OF AUTOBOOKS SMBS

pay for a **premium AI subscription** today.

That's significant adoption,
and it's already happening.

Bring Your Own AI puts Autobooks,
and your bank, inside the tools these
businesses already pay for.

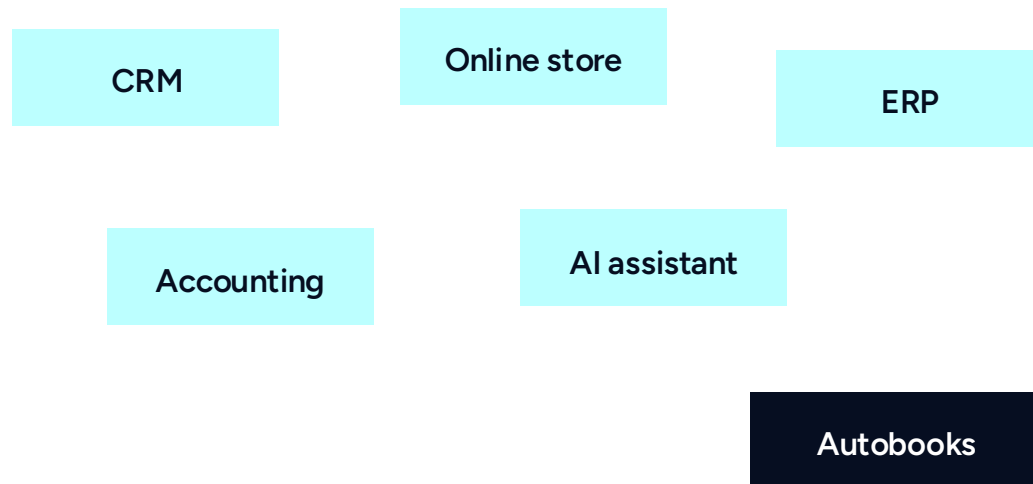
Autobooks Pro: The Connected Platform

autobooks

Your best business clients don't run on one app

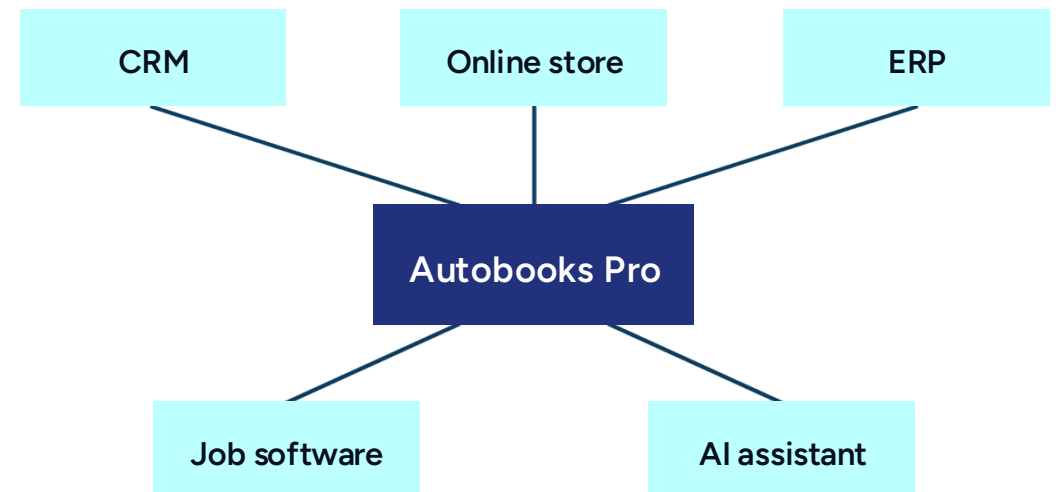
Growing businesses add systems. If invoicing can't connect to them, **they look for a tool outside your bank.**

BEFORE



Disconnected. Staff re-key data.

NOW, WITH AUTOBOOKS PRO



Connected through the API, webhooks and the AI connector.

Businesses can connect Autobooks to the systems they already run

Release 1 of 5 | Developer Tools

What

A new **Developer** menu with:

- API keys
- Webhooks
- Documentation

Why this matters

- Larger businesses keep receivables at your bank
- Payments still settle to their checking account with you

Taking action

- Mention it to clients running a CRM, online store or ERP
- Can't find Developer? Check Pro is on and the user is the primary admin

Developer Tools at a glance

Release 1 of 5 | Developer Tools

Who gets it

Financial institutions with Autobooks Pro.
The business's primary admin only.

What connects

Invoices, customers and products

Real-time alerts

When a customer starts a payment

Safe to test

Test calls don't change anything

Where to learn more about Developer Tools

The screenshot shows the Autobooks Developer Tools interface. The left sidebar contains a menu with the following items: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Accounting, Capital, Reports, Developer, and Documentation. The 'Developer' and 'Documentation' items are highlighted with a red box. A yellow circle with the number '1' is placed next to the 'Developer' item. The main content area shows the 'Introduction' page, which includes an overview, examples, webhooks, endpoints, and objects. The 'Introduction' page contains the following text:

Introduction

Autobooks gives you tools to integrate your own software with your Autobooks account. Whatever you use to run your business, you can connect it to the resources that already live here. There are two pieces to that, which work in unison to deliver a seamless integration experience.

The Platform API receives and responds to requests from your software. Use it to read and create things in your account, such as getting or sending an invoice. Requests use HTTPS, and request and response bodies are JSON.

Webhooks deliver events to your software. Rather than having to send requests to the Platform API to find out what has changed, you register an endpoint and it receives a POST when something happens in the account, such as a customer paying an invoice. You choose which events each endpoint receives.

Platform API base URL

`https://app.autobooks.co/platform/v1`

Every request must send a User-Agent header that names your integration, such as YourCompany-Integration/1.0.

Conventions

These terms mean the same thing everywhere they appear in this documentation.

Term	Type	Description
objects	always full	Responses return the whole object every time; there is no expand or fields parameter. Related records come back hydrated with the fields shown on their pages, like an invoice's customer and each line item's product.
id	string	An opaque string that uniquely identifies a resource. Currently a GUID; treat it as text and never parse meaning from it.
timestamp	string	RFC 3339 in UTC, like 2026-08-01T14:32:09Z. A timestamp for something that hasn't happened (sentAt on an invoice not yet sent) is null, not absent.
amount	integer	An integer count of cents, where 42150 is \$421.50. Never a decimal. Every amount is USD; there is no currency field.

1

In Autobooks

Open **Developer**, then **Documentation**, in the left menu. It explains how everything works, with examples to follow.

2

Help Center

help.autobooks.co/knowledge/developer-tools

3

Your Autobooks representative

Visit autobooks.co/support/banking and let us know you'd like to see the new developer tools.

What a connected business looks like

Illustrative Examples

THE BUSINESS RUNS	CONNECTED TO AUTOBOOKS	WHAT CHANGES
An online store	Orders become invoices	No re-keying
A CRM	Customers and products stay in sync	One customer list
An internal dashboard	Payment alerts in real time	No logging in to check
An outside developer	Builds from the in-app docs	No support ticket needed

Businesses can run Autobooks from the AI assistant they already use

Release 2 of 5 | Bring Your Own AI

What

- New **AI Agents** tab
- Connect Claude or ChatGPT
- Ask questions and get work done in plain language

Why this matters

- Daily work is moving into AI assistants
- Your bank's payments stay part of it

Taking action

- Tell business banking and digital teams it's live
- Marketing: add "works with Claude and ChatGPT"

Bring Your Own AI at a glance

Release 2 if 5 | Bring Your Own AI

Who gets it

Financial institutions with Autobooks Pro

Works with

Claude, ChatGPT and other compatible assistants

What it can do

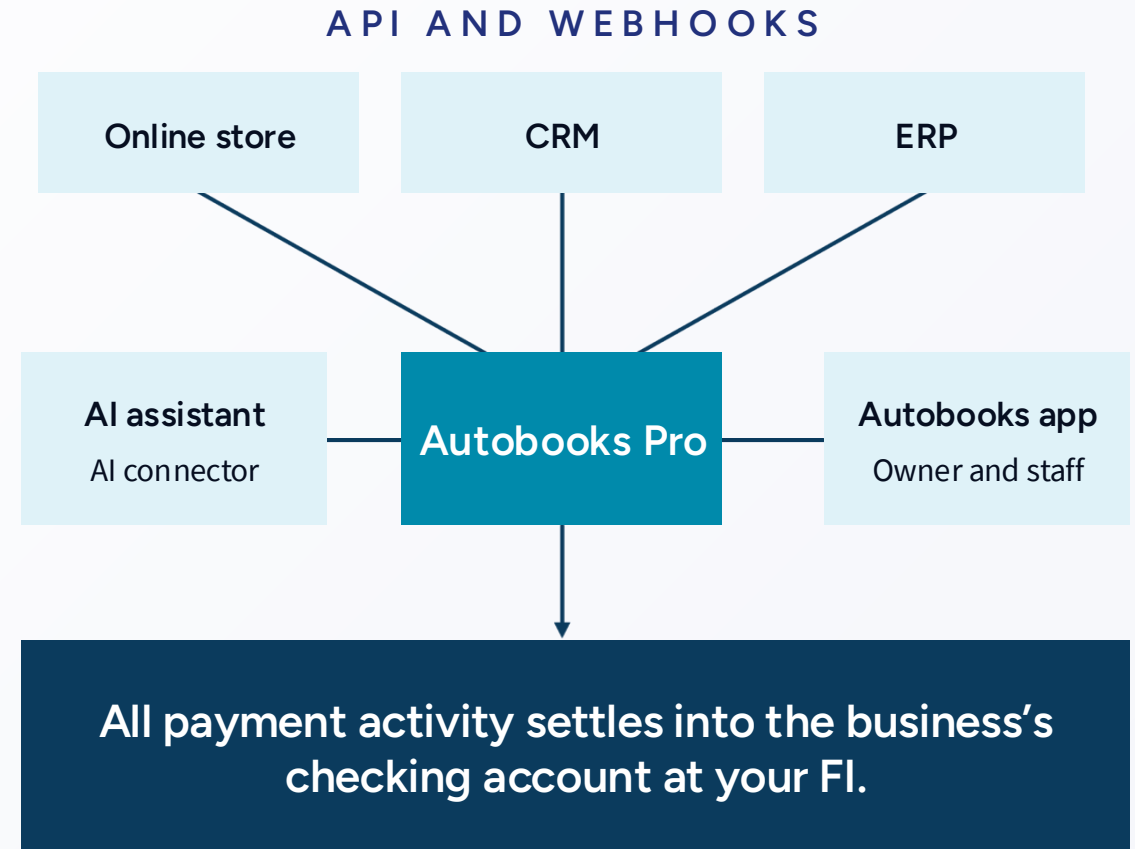
Invoices, customers, products, payments and business health

Sign-in

Only through your online banking

Autobooks Pro: The center point for a business's systems

- **API and webhooks:** store, CRM, ERP
- **AI connector:** the assistant they already use
- **Either** can be the center point
- **All funds stay in your institution's checking account**



Handling requests conversationally

Illustrative Example

THE OWNER ASKS THEIR AI ASSISTANT

“Who’s more than 30 days past due? Send each of them their invoice again with a friendly note.”

WHAT HAPPENS NEXT

1

Finds past-due invoices in Autobooks



2

Re-sends each one with a pay link and a note



3

Payments settle to checking at your FI

Built for a bank: open, without giving up control

GUARDRAIL	WHAT IT MEANS
Settlement stays at your FI	All payments land in checking at your FI
No money movement by AI	No payments, transfers or refunds
No sensitive data to AI	No account, routing or full card numbers
Bank sign-in only	AI connects through your online banking
Limited API access	Invoices, customers and products only
Admin-only developer access	Primary administrator only
Easy to revoke	Disconnect anytime
Out of scope for AI	Estimates, reports, bill pay, accounting

AI Agents and Developer Tools are part of Autobooks Pro

Already on Pro

Live now.
No setup needed.

Not on Pro yet

Talk to your Autobooks
representative.

Accounting: Reconcile Every Bank Account

autobooks

Businesses can now reconcile every account, not just the main one

Release 3 of 5 | Accounting

LIVE OCT 22

What

- New **Account** selector
- Reconcile every account at your bank

Why this matters

- Multi-account businesses are your most valuable clients
- One less reason for a separate bookkeeping tool

Taking action

- Support: read the new Help Center article
- Bankers: tell multi-account clients

Reconciliation: common questions

- Main account report is unchanged
- One account? No selector shown
- **“Account not listed”**: only active accounts from your bank appear
- **“Balance looks wrong”**: link the account to a GL cash account
- Payment matching: main account only

The screenshot displays the 'Reconciliation' section of the Autobooks software. On the left is a sidebar menu with options: Dashboard, Invoicing, Checkout Pages, Payment Link, Payments, Pay Bills, Accounting (selected), Insights, Transactions, Accounts, Rules, Categories, Groups, Journal Entry, Budget, Capital, Reports, AI Agents, Developer, Settings, and Need Help?. The main area shows a dropdown for 'Account' with 'E2E Checking **0001' selected, a 'Year' dropdown set to '2026', and a 'Period' dropdown set to 'September'. There are buttons for 'Edit ending bank balance' and 'Export'. Below this is a table of accounts with columns for account name, uncategorized transactions, and amount.

Account	Uncategorized	Amount
E2E Checking **0001	63 uncategorized	
E2E Savings **0200	4 uncategorized	\$12,450.00
E2E Payroll **0300	3 uncategorized	\$0.00
Total Banked		\$0.00
Calculated Ending Balance		\$12,450.00
Ending Bank Balance		\$13,980.50
Difference		\$1,530.50
Total Uncategorized Transactions		\$1,590.01
Ending Book Balance		\$20,280.30
Total Uncleared Transactions		\$0.00
Calculated Book Balance		\$13,980.50
Difference		\$6,299.80
Total Exceptions		\$0.00

Learn more:
help.autobooks.co/knowledge/reconcile-your-bank-accounts

Autobooks Hub: Statuses and Balances

autobooks

Hub statuses now match what your businesses see

Release 4 of 5 | Autobooks Hub

LIVE OCT 6 · HUB 3.52.0

What

- Hub statuses now match the business's app
- No more "Under Review" when Autobooks is waiting on the business

Why this matters

- Bankers and businesses see the same status
- Fewer stalled payment applications

Taking action

- Use Hub status to follow up on stalled applications

Hub statuses now say what the business owes you

Release 4 of 5 | Autobooks Hub

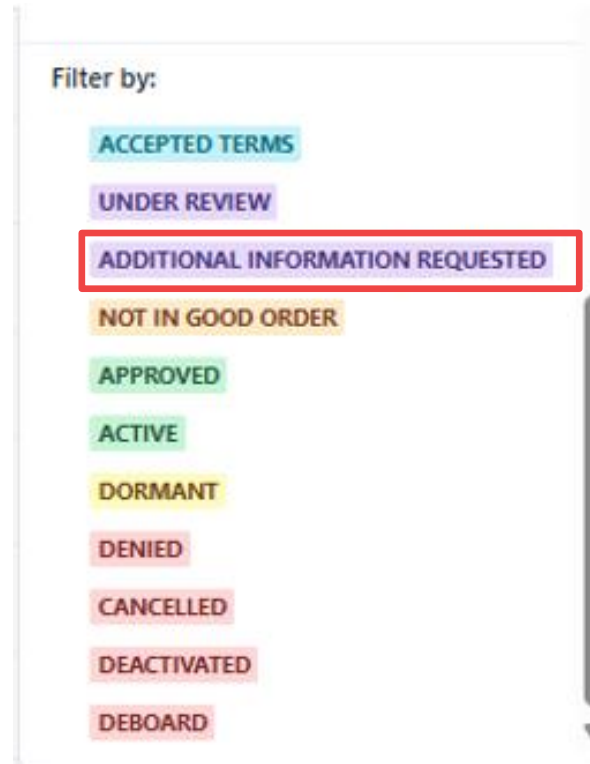
BEFORE

Under Review

- One status for everything still in progress
- Included businesses Autobooks was waiting on
- Unclear what the next step was



NOW



New: Additional Information Requested

Its own status, separate from Under Review

You can see when a business owes Autobooks a response

A cleaner, more accurate Balances view, now in the SMB Overview PDF too

Release 5 of 5 | Autobooks Hub

LIVE OCT 6 · HUB 3.52.0

What

- Redesigned Balances view
- Now in the SMB Overview PDF
- More accurate numbers

Why this matters

- Hub and PDF numbers match
- Bankers walk into SMB meetings with accurate numbers

Taking action

- Re-export the SMB Overview PDF before your next SMB meeting

The new Balances view, now in the SMB Overview PDF

Balance activity

Trends

Balances as of Oct 2, 2026.

Total balance

\$97,299.12

3 open accounts

Rank at Demo Bank

Top 33%

#59 of 179 SMBs by balance

Avg. daily balance, 30 days

\$95,965.29

+0.4% vs prior 30 days

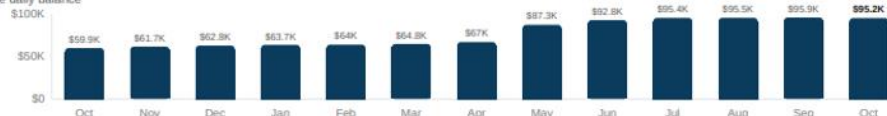
Lowest daily balance, 30 days

\$92,616.14

Sep 2, 2026

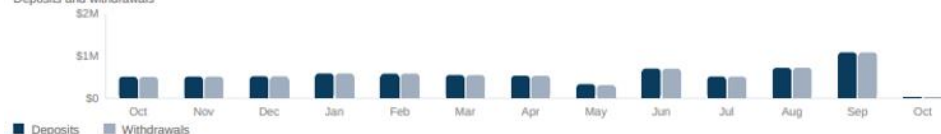
Last 13 months

Average daily balance



Accounts at Demo Bank only. Accounts at other banks have no balance history.

Deposits and withdrawals



Accounts at Demo Bank

Account	Type	Opened	As of	Available	Balance
Commercial Checking **7817 (main)	Checking	At enrollment	Oct 2, 2026	\$39,028.82	\$39,608.31
Business Savings **6290	Savings	At enrollment	Oct 2, 2026	\$37,649.33	\$37,649.33
Payroll Checking **7244	Checking	May 2026	Oct 2, 2026	\$19,640.65	\$20,041.48
Total balance					\$97,299.12

Accounts at other banks

Bank	Account	Type	As of	Available	Balance
Other bank 1	Operating Account **3464	Checking	Oct 1, 2026	\$15,947.32	\$15,947.32
Other bank 1	Business Money Market **6893	Money market	Oct 1, 2026	\$1,221.31	\$1,221.31
Other bank 2	Business Savings **7257	Savings	Oct 1, 2026	\$80,594.01	\$80,594.01
Total balance					\$97,762.64

WHAT'S NEW

- Same view in the Hub and the PDF
- Balance trends and 13 months of history

Before your next SMB meeting

- Generate a fresh SMB Overview PDF in the Hub
- Or book time with us and we'll walk you through it

Quick hits

Faster Hub for large FIs

OCT 9

SMB and Payments tables now load. More speed work coming.

Capital filters fixed

OCT 6

Capital table filters now work.

Hub webinar series

NOV 5 · 1 P.M. ET

“Inside the Hub.”
Details at the end.

Your action list

AI Agents and Developer Tools

WHO	ACTION	WHEN
Business banking and digital teams	Learn the new tools and guardrails	This week
Relationship managers	Introduce to clients with a CRM, store or ERP	This month
Marketing	Add “works with Claude and ChatGPT”	This quarter
FIs not on Pro	Ask Autobooks about Pro	This quarter

Your action list, continued

Support, Accounting and Hub

WHO	ACTION	WHEN
Support and help desk	Developer missing? Check Pro and admin access	Now
Support and help desk	Read the reconciliation Help Center article	This week
Business bankers	Tell multi-account clients	This month
Relationship managers	Follow up on stalled applications	This week
Relationship managers	Re-export the SMB Overview PDF	Before next SMB meeting

What's coming

Autobooks in the Claude and ChatGPT directories

Awaiting publishing from Anthropic and OpenAI marketplaces

Invoice deposits

Request a deposit up front

Billpay in the Autobooks UI

Coming soon

NEXT WEBINAR

Inside the Hub: get more from your Autobooks program

Thursday, November 5, 2026

1 p.m. ET / Noon CT

PRESENTER

Kim Reher

Director of Product Training, Autobooks

EVERY SESSION

Hub basics

Finding your way and your reports

What's new in the Hub

Latest updates and how to use them

One deep dive

One topic, start to finish

Register now

learn.autobooks.co/webinar/autobooks-hub

Slides and recording sent after

Questions?

NEXT WEBINAR: NOVEMBER 17th 2026, 1PM EST

Thank You!

LET'S CONNECT

autobooks.co/support | FISuccess@autobooks.co

Bill Pay Support (866) 798-6639

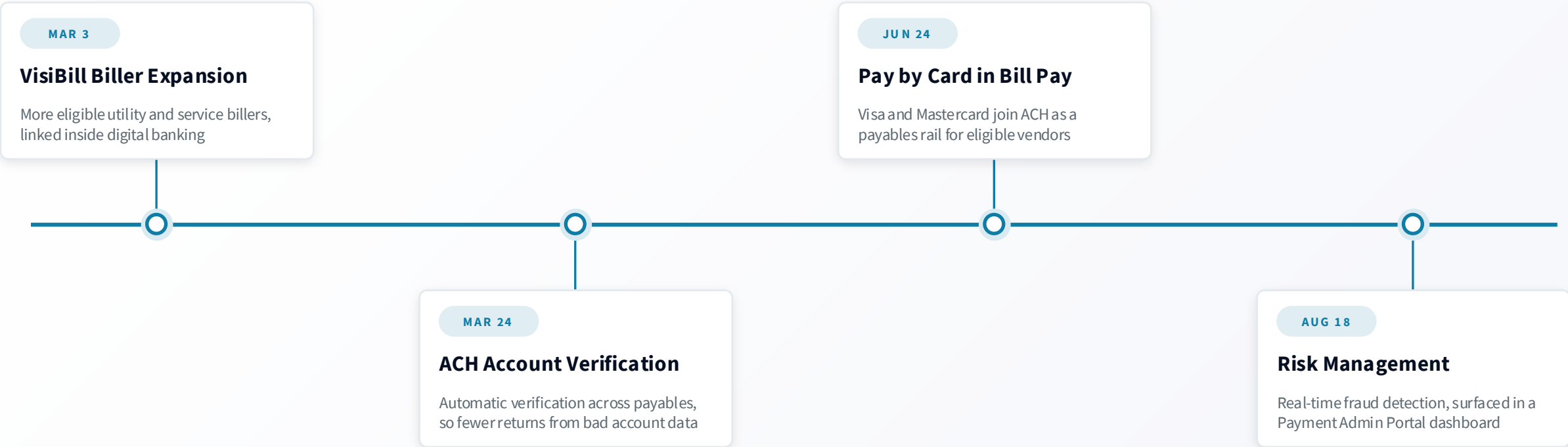
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Payables

4 releases

Bill pay built inside the institution: new rails, verified accounts and real-time fraud detection.

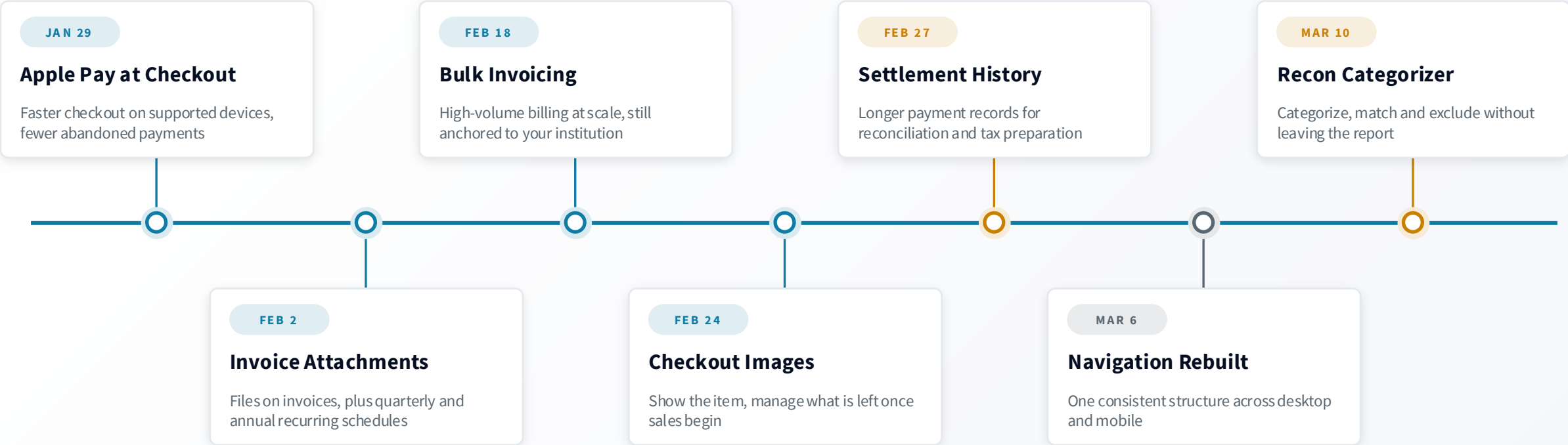


Receivables, Accounting & Capital

21 releases

January through mid-March.

- Receivables
- Accounting
- Autobooks Capital
- Platform

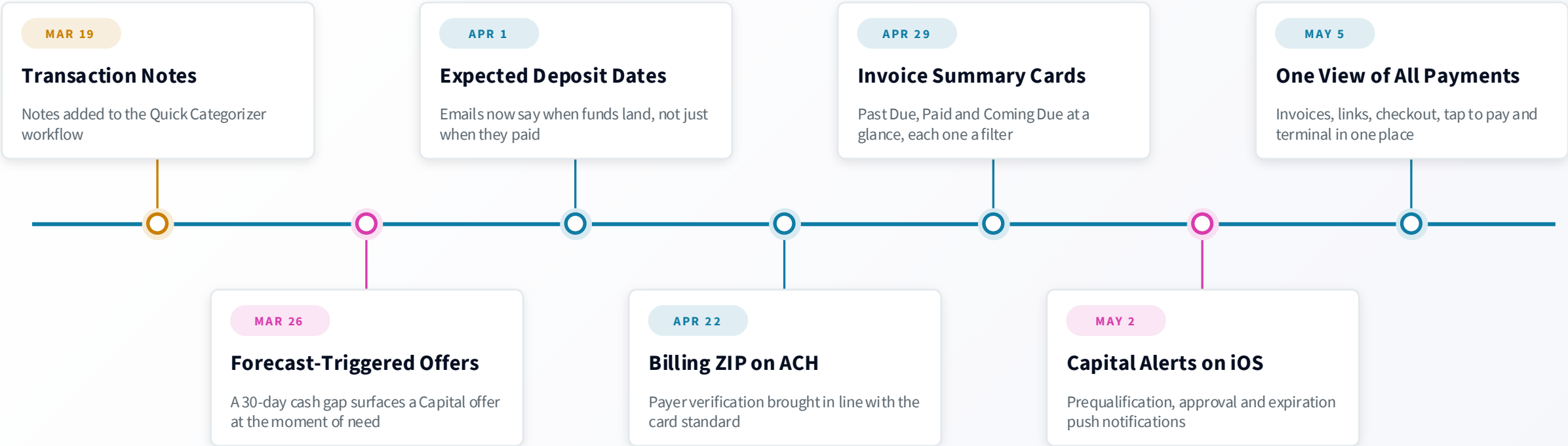


Receivables, Accounting & Capital

21 releases

Mid-March through early May.

● Receivables ● Accounting ● Autobooks Capital ● Platform

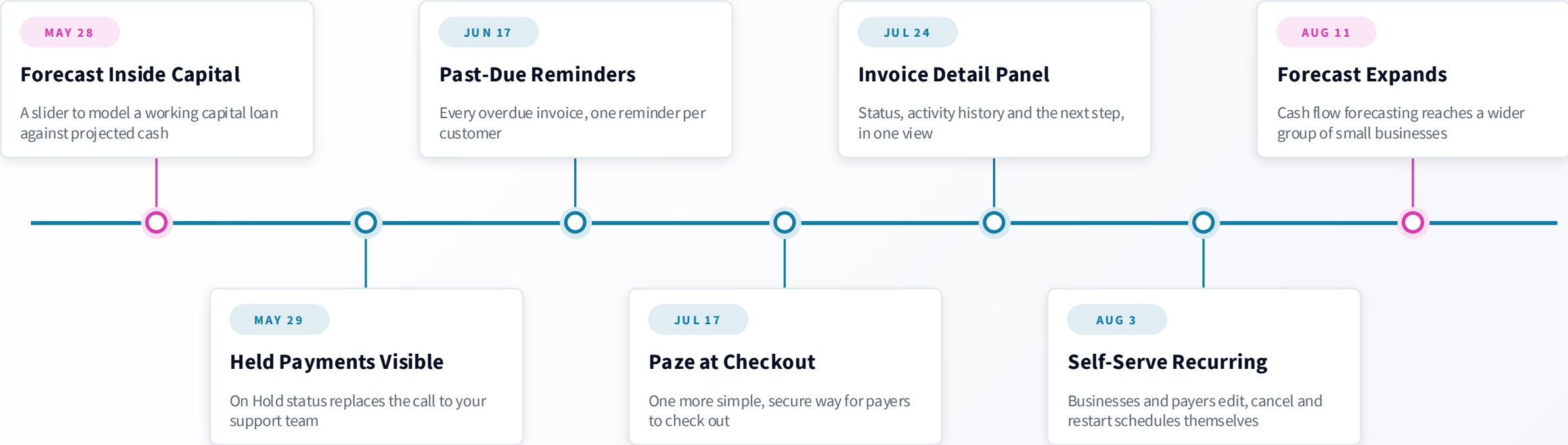


Receivables, Accounting & Capital

21 releases

Late May through August.

● Receivables ● Accounting ● Autobooks Capital ● Platform



The Back Office Hub

7 releases

What your team sees: balances, deposit risk and portfolio signals, without pulling a report.

