



SEPTEMBER 2026 PRODUCT UPDATE

Autobooks: Now Available in Spanish

**Plus: SMB Insights in the Hub, a Capital offer
that converts, and self-serve AutoPay**

Tuesday, September 29, 2026 | 1:00 p.m. ET

Autobooks is now available in Spanish

WHAT

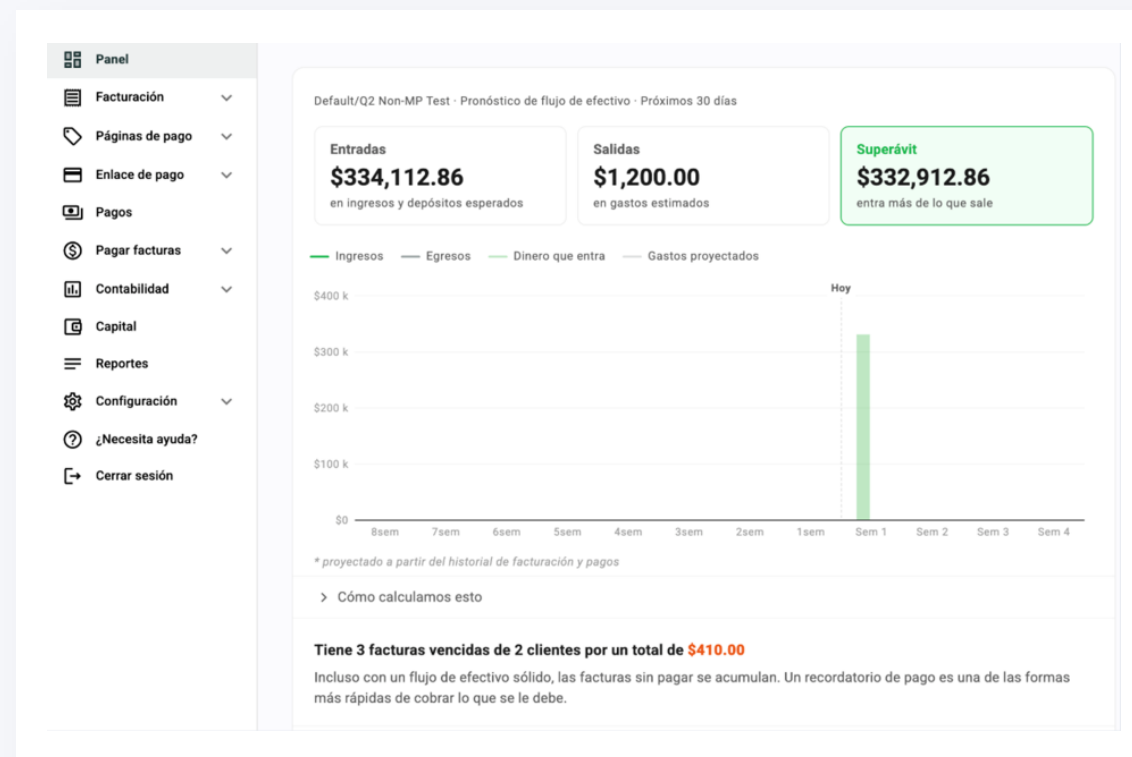
Autobooks was English-only. Now the entire app – invoicing, payments, bill pay, accounting, reports – appears in Spanish automatically for anyone whose browser or device is set to Spanish.

WHY THIS MATTERS

Thousands of business owners sign up every year with Spanish as their system language. They can now onboard and get paid in their own language – giving you a stronger digital offer for the Spanish-speaking businesses in your market.

TAKING ACTION

Brief branch and business bankers in Spanish-speaking communities this week. Marketing: add Spanish support to your Autobooks promotion this quarter.



Autobooks dashboard and Cash Flow Forecast in Spanish

AGENDA

The rest of today

✓ Autobooks is now available in Spanish

Just covered

02 Hub: SMB Insights

Walk into every SMB meeting prepared

03 Hub: Account Type signal

Business revenue in consumer accounts

04 Hub: On-demand Reports

Plus a new Smart Checking report

05 Lending: Capital offer impact

28x the click rate

06 Lending: MinuteLender BO

Choose when to collect BO forms

07 Receivables: AutoPay

More control for SMBs and end customers

08 Payables: Bill Pay training

Free on-demand modules

09 Your action list

Every next step, with owners

THE PROBLEM

Today's banking experience is disconnected

A small business owner uses Square or PayPal to accept payments. A spreadsheet to track customers. A BNPL solution when they need credit, and Intuit for bookkeeping and tax. Oh, and a bank account... for checks!

For the business owner

No single view of where they stand. No proactive guidance. No connection between what they earn, what they owe, and what they can borrow.

For the financial institution

No visibility into business health. No way to underwrite efficiently. No reason for the business to deepen the relationship.

Disconnected tools produce an incomplete picture.
An incomplete picture leads to inefficiencies and fragmented solutions.

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 and employee expense and spend management tools, including Bill Pay.

ACCOUNTING

Organize, track and record business financial transactions

An accurate, up-to-date snapshot of the company's financial position, ready for credit, audits and taxes.

LENDING

Small dollar loans to support growth and working capital

Merchant Cash Advance, Term Loans and Line of Credit repaid through the business's cash flow.

CASH FLOW INTELLIGENCE

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

QUICK POLL

Would you be interested in adding payables functionality to your Autobooks install if it was available in the same UI?

Answer in the Zoom poll now – we'll share results in a moment.

SMB Insights and the SMB Overview report

WHAT

Each business in the Hub now has an SMB Insights view – health, payments, average ticket, customer concentration, Capital activity, and suggested Autobooks features – plus a one-click SMB Overview PDF.

WHY THIS MATTERS

The Hub now shows how each business actually uses Autobooks: what's active, what's moving, and which features haven't been turned on yet. You get it from the same place you already manage them.

TAKING ACTION

Relationship managers: Open any business in the Hub → SMB Details → Insights. Click **Export overview** for a one-page PDF.

Riverside Landscaping LLC

Export overview Create a note

Contact information More details

Alex Morgan alex.morgan@example.com (555) 555-0123

123 Main St, Anytown, TX 75001

Landscape Architectural Services, Lawn Care, and Grounds Maintenance

1234567 # 123456

Status check Status guide

PAYMENTS ACTIVE

ACH APPROVED

CC APPROVED

TTP APPROVED

CAPITAL CURRENTLY INELIGIBLE

Overview

TOTAL BALANCE	PAYMENT VOLUME
\$3.57	\$2,622.25
PAYMENTS	LAST PAYMENT
4	Sep 19, 2026

Insights As of Sep 25, 2026

ACCOUNT INSIGHTS

Payments 4 payments and \$2,622 volume, all in September since onboarding in September 2026. 100% via In App Payment. Payments in fewer than six of the last twelve months, so there is no baseline to compare against.

Signals 5 milestones identified in the last 90 days.

AUTOBOOKS USAGE

Using Collecting through 1 of 7 Autobooks sources: In App Payment (100%).

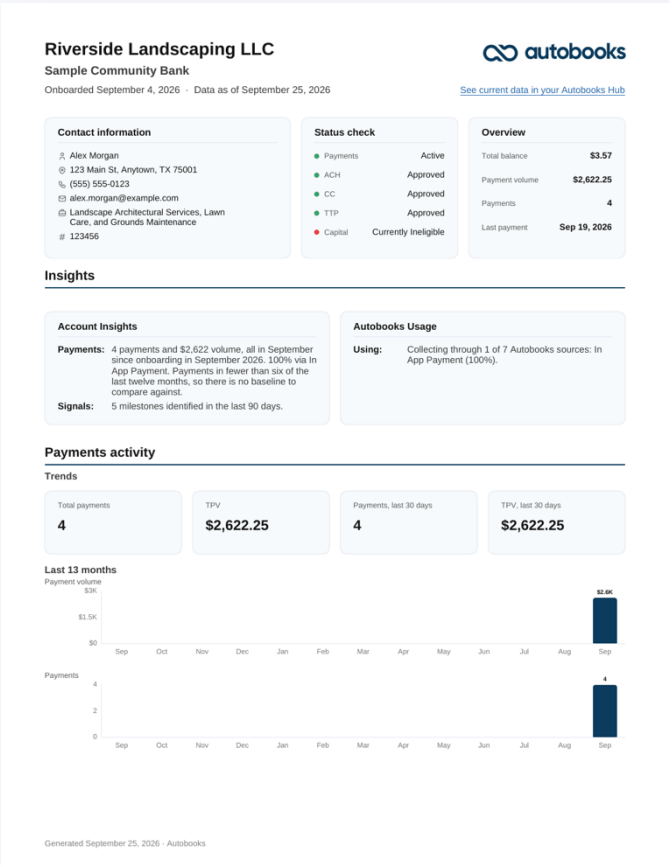
IN THE HUB

SMB Details now opens with Insights: account health and Autobooks usage at a glance.

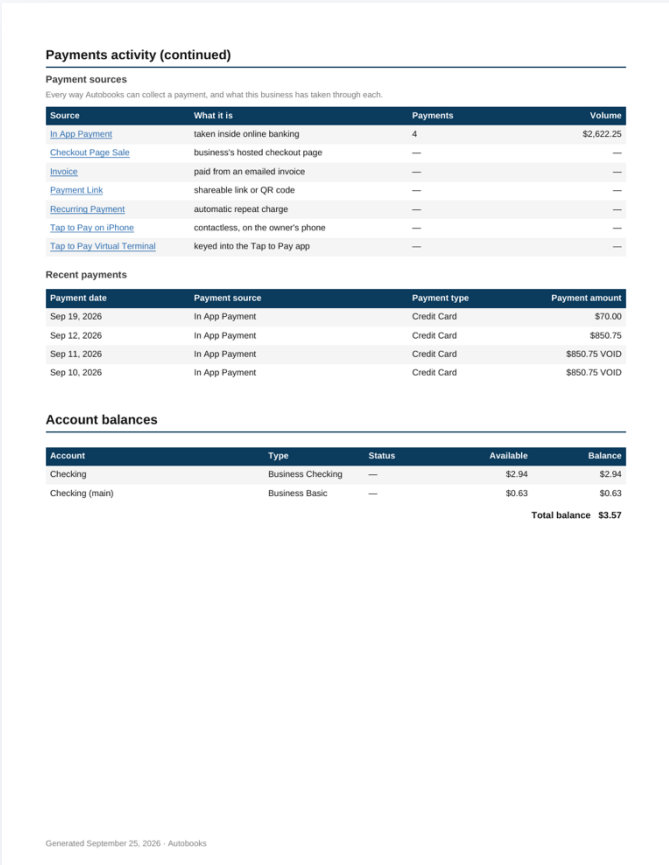
Export overview creates the SMB Overview PDF – next slide.

RELEASE 2 OF 7 | AUTOBOOKS HUB | SMB OVERVIEW REPORT

One PDF to bring to every SMB meeting



Page 1: status, insights, payment trends



Page 2: payment sources, balances



Page 3: signals and recommended actions

New signal: business activity in consumer accounts

WHAT

A new Account Type signal in the Hub flags businesses running \$10K or more in volume through a consumer checking account, with a recommended action to move them to business checking.

WHY THIS MATTERS

You find business relationships hiding in consumer accounts – and get a ready-made reason to move those customers onto the business products built for them.

TAKING ACTION

Digital team: enable Autobooks for retail accounts you suspect are businesses
Business banking lead: assign the Account Type signal list to relationship managers this month.

SIGNAL SUMMARY

Account type business revenue on a consumer account	\$2.3M	\$13.9M	56	56	—	Move to a business checking account
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SIGNAL FEED

OPPORTUNITY

Sep 23, 2026 · 2:24 AM

Business likely operating out of a retail account — PERSONAL CHECKING; \$21.7K revenue across 33 deposits via Airbnb, Zelle, Venmo

Move to a business checking account

Account type · \$21,673

On-demand Hub reports + a new Smart Checking report

WHAT

Hub reports used to run once a week on a fixed schedule. Now FI admins pick a date range and generate SMB and Payments reports on demand – plus a new Smart Checking report.

WHY THIS MATTERS

You get exactly the data you need when you need it – and Smart Checking FIs can see every business sold Smart Checking that hasn't enrolled in Autobooks yet.

TAKING ACTION

FIs with Smart Checking : monitor your Smart Checking adoption with the new report
All FIs: ensure your teams are aware that ad hoc reports can now be run any time.

Your reports

CHOOSE A REPORT



SMBs

Every enrolled business, with lifetime totals.

16 columns • CSV



Payments

Every processed transaction in a date range.

14 columns • CSV



Smart Checking

Every Smart Checking customer.

5 columns • CSV

Report	SMBs	Payments	Smart Checking (new)
Date range	Up to all time	Up to 1 year per report	All time

AUTOBOOKS HUB | QUICK HITS

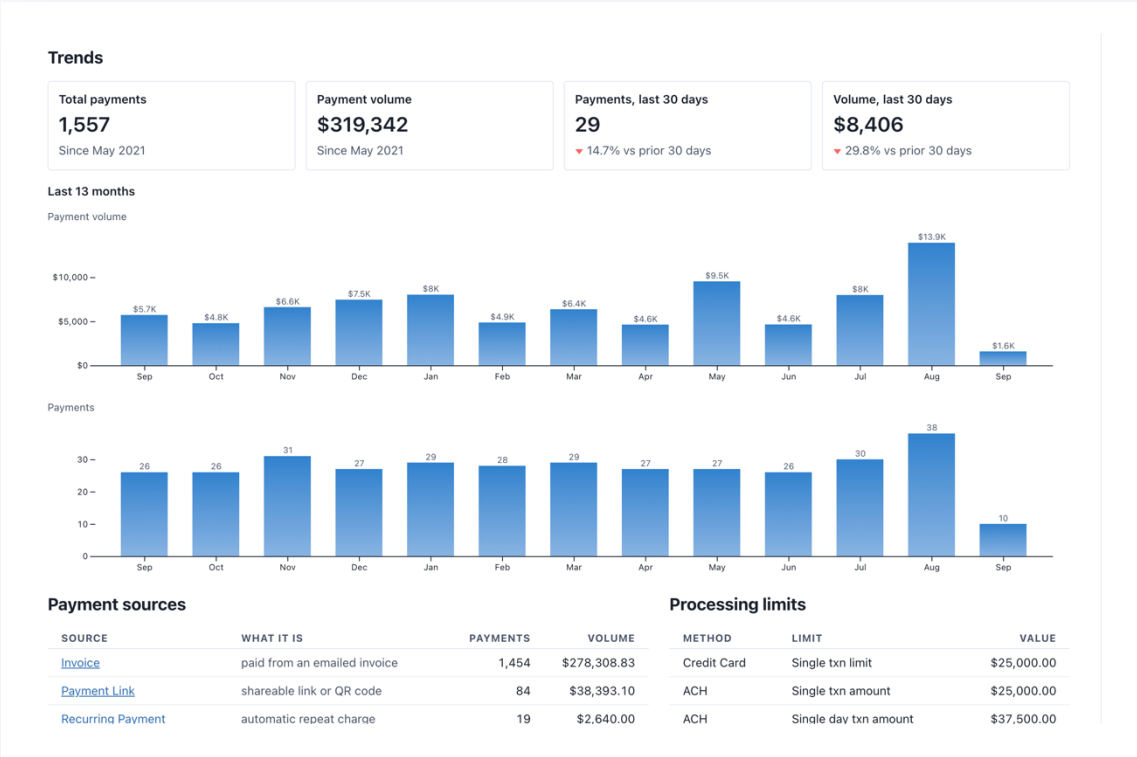
Two more Hub updates

Smarter Hub search

Find businesses and bankers by partial or full names.

Rebuilt Payment Activity in the Hub

See at a glance how each business gets paid.



Payment Activity in SMB Details (sample business)

Autobooks Hub: Your Small Business Operating System

Thursday, October 1, 2026 | 1 p.m. ET | Noon CT

WHAT YOU'LL LEARN

- What's been added to the Hub in 2026 and where to find it
- How to interpret small business portfolio activity and patterns
- What external companies appear in customer transactions
- How to access balance sheets when businesses use Autobooks accounting
- Setting up secure file transfers to bring Hub data into your systems
- Email templates and outreach guides tied to Hub activity

PRESENTER

Kim Reher

Director of Product Training, Autobooks

WHO SHOULD ATTEND

Program managers, treasury and cash management, merchant services, lending and credit, marketing, relationship managers and branch teams

Register now

learn.autobooks.co/webinar/autobooks-hub

Capital offers at the right moment

WHAT

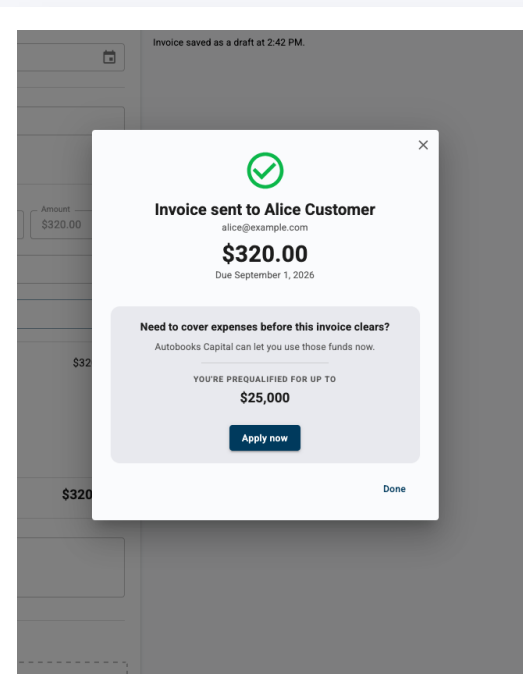
The screen after sending an invoice used to end with one generic financing line. Now it confirms the invoice clearly and shows Prequalified or Approved businesses their actual Capital amount, with a direct path to apply or draw.

WHY THIS MATTERS

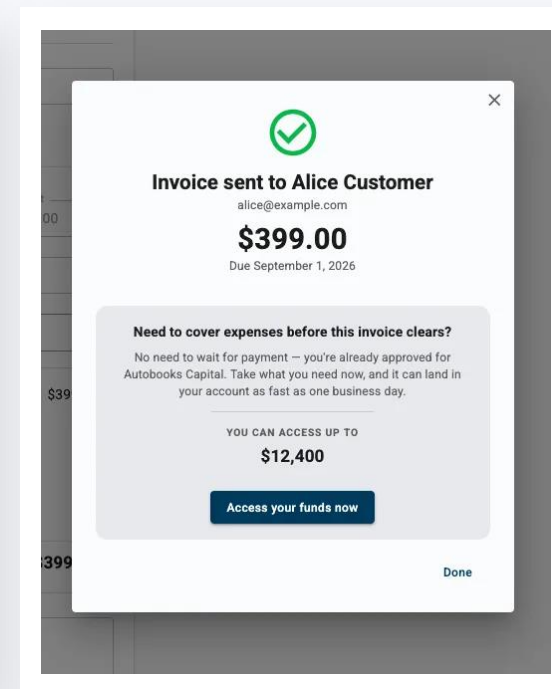
More of your businesses see and act on funding they already qualify for: the click rate jumped from 0.22% to 6.08%, and applications are running about 62% higher.

TAKING ACTION

Capital-enabled FIs: brief your business banking and lending teams this week so they can field Capital questions. Not yet Capital-enabled: talk to your Autobooks account manager this quarter.



Prequalified: Apply now



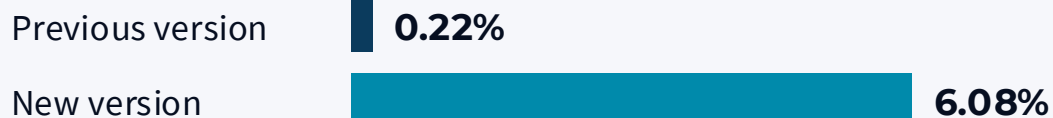
Approved: Access your funds

More clicks, more applications

6.08 %

CLICK RATE

~**28x higher** than the previous version



18

CAPITAL APPLICATIONS PER 90 DAYS

~**62% more** than the previous version



Choose when to collect Beneficial Ownership

WHAT

MinuteLender used to require a Beneficial Ownership form on every non-sole-proprietor business loan. FIs can now choose Always, Never, or only When there's a change – for new loans and renewals.

WHY THIS MATTERS

Borrowers stop re-filling forms you already collected at account opening, cutting back-and-forth that can take four or five rounds – while you still catch real ownership changes.

TAKING ACTION

MinuteLender FIs: have your BSA/compliance officer pick a setting in Site Settings > Sign Up this quarter.

Always **DEFAULT SETTING**

Acknowledgment, BO email, and banker Action Center task on every non-sole-prop loan

Never

No acknowledgment, email, or task – relies on the BO form from account opening

When there's a change

Verification call asks if ownership changed; banker sends the BO request only if yes

Self-serve AutoPay management

WHAT

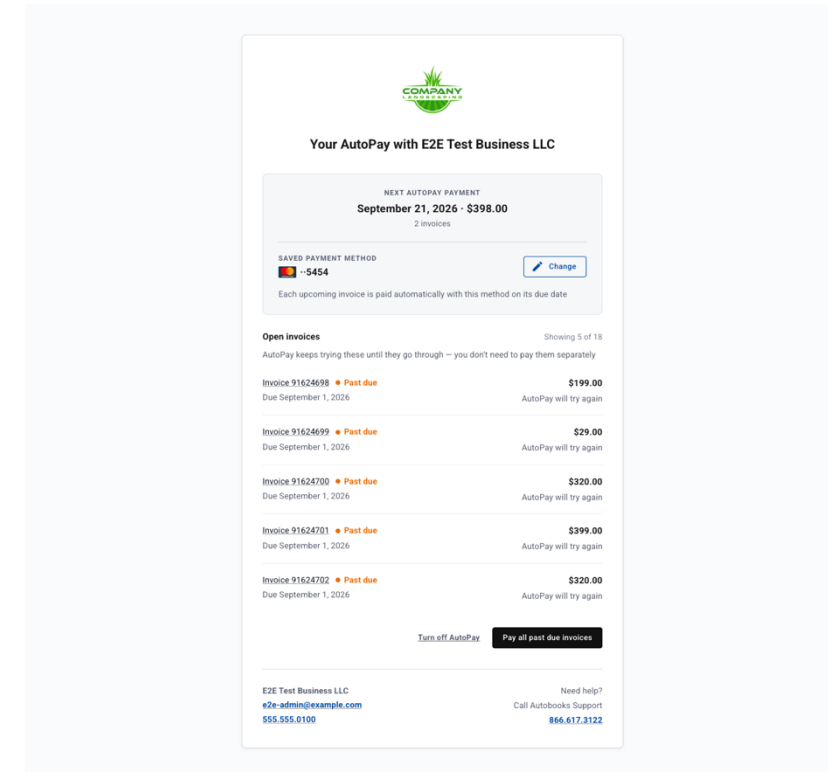
AutoPay used to be a single on/off switch. Now SMBs and their customers each get a page to see upcoming charges, change the card or bank account, and view history – and swapping a card no longer drops past-due invoices.

WHY THIS MATTERS

Customers can fix an expiring card themselves instead of canceling AutoPay, so your businesses get paid on time more often and your support team fields fewer "how do I change my card" calls.

TAKING ACTION

Support and help desk: review the updated AutoPay Help Center articles this week so they can answer "where did Turn off AutoPay go" questions.

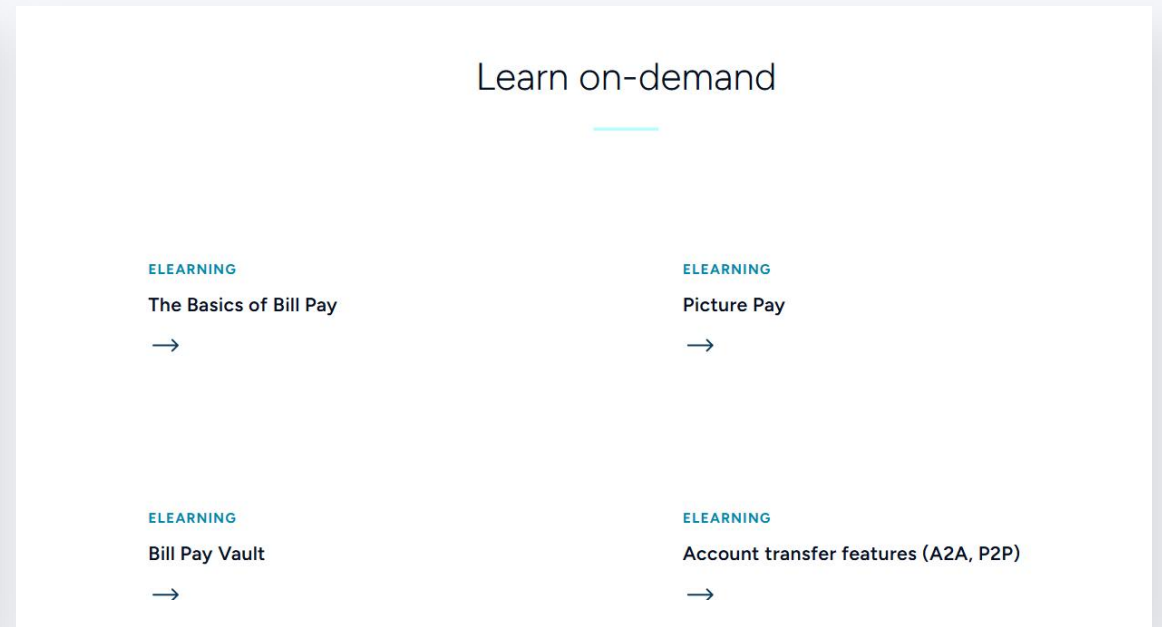
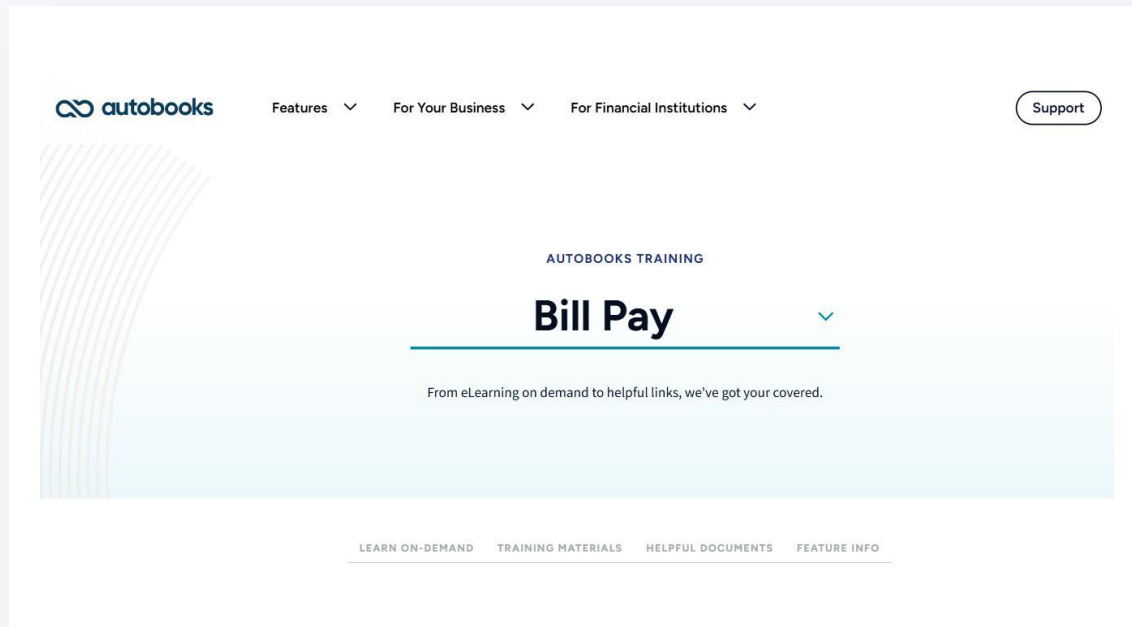


Customer view: Manage AutoPay (from any AutoPay email)

Public Bill Pay training

Seven on-demand Bill Pay modules for staff and customers

autobooks.co/training/billpay



YOUR ACTION LIST

What to do next

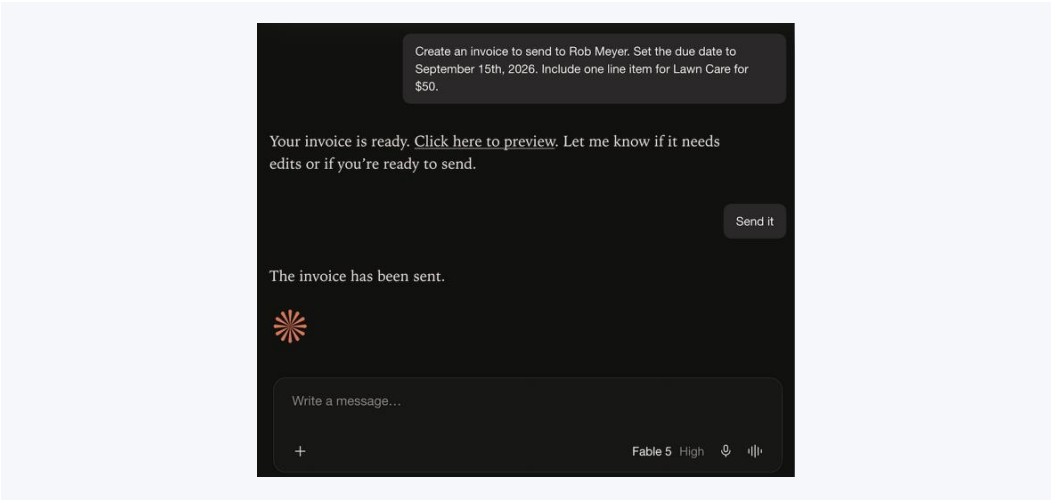
Who	Action	When
Branch & business bankers in Spanish-speaking markets	Learn that Autobooks is now in Spanish and mention it to Spanish-speaking businesses	This week
Marketing	Add Spanish language support to your Autobooks promotion	This quarter
Relationship managers	Pull the SMB Overview PDF before each SMB meeting	Starting this week
Business banking lead	Assign the Account Type signal list to relationship managers	This month
Smart Checking product owner	Run the Smart Checking report; follow up with businesses not yet enrolled	This month
Business banking & lending teams (Capital enabled FIs)	Get briefed on the new Capital offer so they can field questions	This week
FIs not yet on Capital	Talk to Autobooks about enabling Capital	This quarter
BSA/compliance officer (MinuteLender FIs)	Choose a Beneficial Ownership setting in Site Settings > Sign Up	This quarter
Support & help desk	Review the updated AutoPay Help Center articles	This week

WHAT'S COMING

On the way

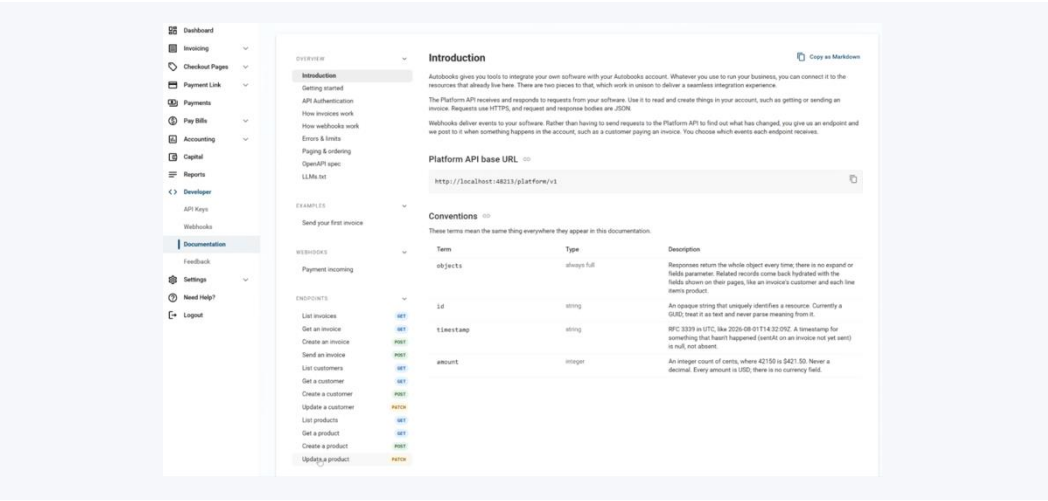
Bring Your Own AI

Your SMBs will be able to use Autobooks inside the AI tools they already use – Claude, ChatGPT, or any MCP-compatible assistant – to do things like create and send an invoice from a chat.



Developer Access

Your SMBs will be able to create API keys and webhooks to connect Autobooks invoicing, customers, and products to the other software they run their business on.



SEE YOU IN KANSAS CITY

Meet Autobooks at Jack Henry Connect

October 19–21, 2026 | Kansas City, MO

BOOTH
616

Stop by booth 616

See the new Hub, Capital and other updates in person

Book time with our team

Schedule time with our Sales or Product team

Join us for dinner

Peer dinner, Tue Oct 20, 7:30 p.m. CT, Belfry Collective (RSVP)



Scan to book a meeting

Book time with us: learn.autobooks.co/jack-henry-connect

Q&A



Thank You!

NEXT WEBINAR

What's New with Autobooks?

Learn more at our next update webinar:

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

Registration coming soon

Let's connect:

autobooks.co/support

Connect with Autobooks

autobooks.co/support

FOR FINANCIAL INSTITUTIONS

Support for the team running your Autobooks program.

Whether you are managing your Autobooks program day to day, troubleshooting an issue, or working through a bill pay-specific question, our team is reachable by phone or message.

Email us →

Reach FI support at [FISuccess@autobooks.co](mailto: FISuccess@autobooks.co)

Send a message →

Use the FI contact form for questions about your Autobooks program

Bill Pay Support

(866) 798-6639

Monday – Friday, 9 a.m. – 6 p.m. ET

FI Help Center →

Knowledge base for financial institution program teams.

ADD JAC for FIs attending