

Getting more from the Autobooks Hub

What the Hub holds, how to track your
program, and how to turn that into outreach.

autobooks

WHY THIS SESSION

Only **19%**

of FIs consider themselves good at leveraging data to tailor customer product offerings

Only **17%**

of FIs use data regularly to identify customer needs

Same product. Same data.

The difference is whether someone is looking at the data regularly, and whether you act on the opportunities that are surfaced.

What we'll cover

1

What is the Hub

The data it holds and how to use it

2

Leverage the Hub to support your customer

Find who is stalled, who is ready to get paid, and who just got started.

3

The Hub beyond Autobooks

How to use the Hub to deepen relationships with your SMBs

4

Data to generate excitement and keep momentum

The metric set worth checking every week.

5

Resources and Next Steps

Help for your Hub journey

1

What is the Autobooks Hub

The data it holds and how to use it

Questions you have

Program Health

How is my Autobooks program growing?

What can I do to gain and maintain program momentum?

SMB satisfaction

Are my customers making progress with Autobooks?

How can I see into a customer's journey and support?

How can I grow our small business segment?

How can I leverage Autobooks to grow small business relationships?

How can I stop losing small business customers to third-party competitors?

How the Hub answers

Program view

Every enrolled business, every payment received, every dollar you've earned with your program.

All filterable and exportable.

SMB detail view

One business at a time:
Approval status, payment activity, processing limits, and signal opportunities.

Signals

Transaction patterns from the business's account that point to an opportunity, a competitor, or churn risk.

The Hub

Your small business CRM



**A lens into how
your businesses
operate**



**How
businesses
get paid**



**Counterparties
businesses are
using for competing
products**



**Business
balance sheets**

*If Accounting enabled

2

Leverage the Hub to support your customer

Find who is stalled, who is ready to get paid,
and who just got started.

Research the Hub to support customers

Enrollment Help

- Status of application
- Missing info/documents
- Product feature access

Payment Processing Status

- Approved payment methods
- Processing limits

Usage

- Most used features
- Suggested usage improvements

SMB Detail View is the place to start

313



Export overview

Create a note

Contact information

[More details](#)

Harake @gmail.com

(313)

MI 48126

All Other Specialty Trade Contractors 19 #

Status check

[Status guide](#)

PAYMENTS ACTIVE

ACH APPROVED

CC APPROVED

CAPITAL CURRENTLY INELIGIBLE

Overview

TOTAL BALANCE	PAYMENT VOLUME
\$	\$312,794.49
PAYMENTS	LAST PAYMENT
377	Sep 9, 2026

Insights

As of Sep 28, 2026

ACCOUNT INSIGHTS

Payments Typical month over the past year: 3 payments, \$1,840 volume. 51% via Invoice.

Tickets Average payment \$1,125 over the last six months, up from \$703 in the six before.

Customers 30 payers in the last 12 months; the largest, Daniscs313@gmail.com, paid 32%.

Signals 8 opportunities and 1 risk identified in the last 90 days. Top counterparties: American Express (\$201,598), Newtek (\$48,246).

AUTOBOOKS USAGE

Using Collecting through 3 of 7 Autobooks sources: Invoice (51%) and In App Payment (43%), and 1 more.

Suggested [Bulk Invoicing](#): 357 customers on file, invoiced one at a time (3 over the last 6 months). A CSV upload bills the whole list at once.

[Tap to Pay on iPhone](#): The owner keys customers' cards in by hand. Available once your institution enables Tap to Pay on iPhone (58 other businesses at your institution fit the same profile).

Business details

[Payments](#) [Capital](#) [Balances](#) [Accounting](#) [Signals](#) [Emails](#) [Notes](#)

Status: ACTIVE

- Accepted Terms and Conditions on 9/13/2021, 1:08:43 PM
The business has accepted Autobooks terms and conditions
- Submitted Application on 9/13/2021, 1:08:43 PM
The business has enrolled in Autobooks, submitted an application to process payments, and our underwriting team is currently reviewing their application
- Application Approved on 9/30/2021, 2:13:07 PM
The business has enrolled in Autobooks and is approved to process payments
- Processed First Payment on 12/8/2021 for \$1,500.00
The business has processed one or more payments

Support in action

THE SITUATION

A small business customer is struggling with their current payment processor, and you've had a great discussion about Autobooks features.

The customer said they would enroll in Autobooks later...but did they?

WHAT YOU CAN DO, AND THE RESULT

1. Search for the small business in the SMB tab of the Hub (if the business isn't there, they haven't begun the enrollment process).
2. Click the business name to view their SMB Detail.
3. Note their Payments Status.

Accepted Terms? The application isn't complete.

Under Review? Autobooks is reviewing the application.

Approved? The business hasn't taken a payment yet.

Follow up to prompt the business to complete their payment application.

Support in action

THE SITUATION

A small business customer calls to say they're not sure if they've been approved to process payments.

You check the Hub, and their Payment Status is under review. How can you help?

WHAT YOU CAN DO, AND THE RESULT

- 1. Go to the Progress Center.
- 2. Those customers under review will appear in the Incomplete applications section.
- 3. At the end of your customer's row, you'll see the **Add missing info** action button. This indicates Autobooks has asked the customer for more information and the response is outstanding.
- 4. Click the button and add any known data you can. Prompt your customer to open Autobooks to contribute remaining items.

Incomplete Approved Activated								
Incomplete applications								
The following SMBs recently enrolled in Autobooks and started to complete their payment application but got stuck somewhere and have yet to complete it								
SMB ID ⓘ	External ID ⓘ	Company Name ⓘ	Onboard date ⓘ	CC Application Status ⓘ	Subscription Type ⓘ	Take Action ⓘ		
1871671	7858	[REDACTED]	9/25/2026, 11:10:20 PM	NOT STARTED	FREEMIUM	Dismiss	Add missing info	
1871209	6139	[REDACTED] LLC	9/25/2026, 11:44:27 AM	NOT STARTED	FREEMIUM	Dismiss	Add missing info	

Support in action

THE SITUATION

A small business customer can't recall their approved payment processing limits. Can you help?

WHAT YOU CAN DO, AND THE RESULT

- 1. Go to the SMB tab and search for the business.
- 2. Click the business name to view their detail page.
- 3. View the Processing Limits section for limit details.

Payment sources				Processing limits		
SOURCE	WHAT IT IS	PAYMENTS	VOLUME	METHOD	LIMIT	VALUE
In App Payment	taken inside online banking	1	\$1,556.00	Credit Card	Single txn limit	\$25,000.00
Checkout Page Sale	business's hosted checkout page	—	—	ACH	Single txn amount	\$25,000.00
Invoice	paid from an emailed invoice	—	—	ACH	Single day txn amount	\$37,500.00
Payment Link	shareable link or QR code	—	—	ACH	Single day txn count	15
Recurring Payment	automatic repeat charge	—	—			
Tap to Pay on iPhone*	contactless, on the owner's phone	—	—			
Tap to Pay Virtual Terminal*	keyed into the Tap to Pay app	—	—			
* Available once your institution enables Tap to Pay.						
Payment activity						
Payment date	Payment source	Payment type	Payment amount			
9/22/2026, 3:04:46 PM	IN APP PAYMENT	CREDIT CARD	\$1,556.00			

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Autobooks and beyond

How to use the Hub to deepen
relationships with your SMBs

1. Grow your Autobooks program

Filter the SMB list for Accepted Terms, Approved, and Active in the Payments Status column

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Small Businesses

Events

Kim Reher Admin

Search all records... 23,456 small businesses

Filters: Payments Status: ACCEPTED_TERMS, ACTIVE, APPROVED

Reset view

Onboard Date	Company Name	Payments Status	ACH Payment Status	Card Payment Status
9/17/2026, 2:27:39 PM		ACCEPTED TERMS	NOT STARTED	NOT STARTED
9/17/2026, 2:16:10 PM		ACCEPTED TERMS	NOT STARTED	NOT STARTED
9/17/2026, 2:04:09 PM		ACCEPTED TERMS	INCOMPLETE	INCOMPLETE
9/17/2026, 12:54:39 PM		ACCEPTED TERMS	NOT STARTED	NOT STARTED
9/17/2026, 12:48:28 PM		ACCEPTED TERMS	NOT STARTED	NOT STARTED
9/17/2026, 12:28:35 PM		ACCEPTED TERMS	NOT STARTED	NOT STARTED
9/17/2026, 12:22:30 PM		ACCEPTED TERMS	NOT STARTED	NOT STARTED

Take action

Download your SMB list and distribute to bankers for action. Payment Status terms that bankers can use to drive engagement:

1. Accepted Terms:

- Reach out to the SMB to encourage application completion. Urge them to open Autobooks and complete the enrollment workflow displayed.

2. Approved:

- Reach out to the SMB to encourage use of Autobooks for payments – [use our pre-crafted email content](#).
- Share the Autobooks Help Center: <https://help.autobooks.co>
- Encourage registration/attendance to [Autobooks monthly SMB training webinar](#).

2. Use Signals to grow SMB relationships beyond Autobooks

Signals are banking transactions from your small business customers that have accepted Autobooks' terms and conditions. Signals indicate outreach opportunities, customer churn risk, and surface third party competitors.

The data is already in your institution.
The Hub reads it and labels the opportunity.

WORTH KNOWING

The Signal tab is available for all institutions using the Hub. There is nothing to configure and nothing to request.

Signal Types

Opportunity	Risk	Milestone	Notable
A chance to widen or deepen the customer relationship	A customer relationship under threat	Moments worth customer outreach to strengthen relationships	Context worth knowing
Includes: • Third-party cards or loans • Third-party payroll payments • Deposits from third-party payment processors	Includes: • Funds transferred to a competing FI • NSF/overdraft stress • Payments to a third-party investment company	Includes: • First payments thru Autobooks • First invoice sent • Notable Autobooks activity	Includes: • Wire activity • Large balance movements • Tax payments

Signals tab is visible to FI Admin and read-only users.

Top Actionable Signals

Third party lending

A business is borrowing money from a competitor. Reach out to bring those dollars back to the FI.

Outside processor volume

Revenue running through a third party. Lead with your rates.

Third party credit card use

The business is using external credit cards. Reach out to offer in-house credit or debit cards.

Cash and check deposits

Deposits that could be electronic. An invoicing and payment link conversation.

First payment taken

Worth congratulating, and valuable to strengthen banker/customer relationships.

TAKE ACTION

Milestone signals – grow your Autobooks program

- Help drive payments for those newly enrolled
- Acknowledge payment milestones to deepen communication

Signal Feed

Signal Summary

Top Counterparties

Signal Leads

Guide

Q Search all records...

Up to 250 signals from the last 60 days · one row per business

Filters: Signal: Milestone X

Signal	SMB	Activity	Action
MILESTONE		Accepted their first invoice payment — \$572	Acknowledge milestone — deepen relationship
MILESTONE		Accepted their first Autobooks payment — \$50 via ACH	Acknowledge milestone — deepen relationship
MILESTONE		Enabled for ACH acceptance	Drive first ACH payment
MILESTONE		Enabled for ACH acceptance	Drive first ACH payment
MILESTONE		Accepted their first Autobooks payment — \$373 via creditCard	Acknowledge milestone — deepen relationship
MILESTONE		Enrolled in Autobooks	Onboard deeper / cross-sell
MILESTONE		Enabled for ACH acceptance	Drive first ACH payment
MILESTONE		Enabled for ACH acceptance	Drive first ACH payment
MILESTONE		Enrolled in Autobooks	Onboard deeper / cross-sell
MILESTONE		Enrolled in Autobooks	Onboard deeper / cross-sell
MILESTONE		Enrolled in Autobooks	Onboard deeper / cross-sell

TAKE ACTION

Opportunity signals:

- Pitch business credit cards for those using third-party cards
- Cash/check heavy – promote Autobooks for digital payments
- Pitch payroll services for those using outside payroll vendors
- Win the lending relationship and refinance outside business loans to your books
- [Use our pre-crafted email content](#) to help

Signal Feed

Signal Summary

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Signal Leads

Guide

Q

Search all records...

Up to 250 signals from the last 60 days · one row per business

Filters: Signal: Opportunity

Reset view

When	Signal	SMB	Activity	Action
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Check-heavy — wrote 68 checks (\$102.2K) this period	Pitch bill pay / AP automation
Sep 26, 2026 · 8:12 PM	OPPORTUNITY		Check-heavy — wrote 14 checks (\$2.7K) this period	Pitch bill pay / AP automation
Sep 27, 2026 · 7:10 AM	OPPORTUNITY		Cash/branch deposits — 41 totaling \$22.1K this period	Pitch acceptance / remote deposit
Sep 26, 2026 · 8:12 PM	OPPORTUNITY		Cash/branch deposits — 14 totaling \$11.9K this period	Pitch acceptance / remote deposit
Sep 27, 2026 · 7:10 AM	OPPORTUNITY		Running payroll via a payroll provider — \$43.6K across 13 debits	Pitch payroll / treasury bundle
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Business likely operating out of a retail account — GOLDEN CHECKING; \$29.4...	Move to a business checking account
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Check-heavy — wrote 62 checks (\$160.6K) this period	Pitch bill pay / AP automation
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Check-heavy — wrote 22 checks (\$34.6K) this period	Pitch bill pay / AP automation
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Large B2B payment received — \$28.5K	Receivables financing / concentration review
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Using QuickBooks Online for accounting — \$407	Cross-sell Autobooks accounting
Sep 26, 2026 · 8:13 PM	OPPORTUNITY		Check-heavy — wrote 14 checks (\$28.3K) this period	Pitch bill pay / AP automation

TAKE ACTION

Risk signals – proactively protect your customer relationship

- Promote Autobooks for those receiving payments from competing payment processors
- Offer lending/capital to clients with cash-flow stress or those with third-party loans
- Discover why clients use outside banking accounts

Signal Feed

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Top Counterparties

Signal Leads

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Q Search all records...

Up to 250 signals from the last 60 days - one row per business

Filters: Signal: Risk

Reset view

Signal	SMB	Activity	Action	Category
RISK		Wallet share — \$26.4K flowing to 2 competitor(s): Airbnb, SoFi	Grow deposits / win primacy	Wallet share
RISK		Wallet share — \$121.6K flowing to 2 competitor(s): a card processor, PayPal	Grow deposits / win primacy	Wallet share
RISK		Wallet share — \$331.1K flowing to 1 competitor(s): Jobber	Grow deposits / win primacy	Wallet share
RISK		Transferring funds to Truist — \$14.1K across 19	Win primacy — funds leaving to a competitor bank	Deposit flight
RISK		Wallet share — \$33.0K flowing to 2 competitor(s): Square, Truist	Grow deposits / win primacy	Wallet share
RISK		Wallet share — \$206.8K flowing to 1 competitor(s): a card processor	Grow deposits / win primacy	Wallet share
RISK		Wallet share — \$228.3K flowing to 3 competitor(s): Square, Lightspeed, Bank ...	Grow deposits / win primacy	Wallet share
RISK		Transferring funds to SoFi — \$4.1K across 2	Win primacy — funds leaving to a competitor bank	Deposit flight
RISK		Wallet share — \$26.9K flowing to 4 competitor(s): Shopify, PayPal, Amazon, Ro...	Grow deposits / win primacy	Wallet share
RISK		Cash-flow stress — 14 NSF/overdraft/return events (\$504) this period	Proactive call + overdraft line / working capital	Risk

Best practice in action

THE SITUATION

You're tasked with increasing the number of credit card accounts for your business customers.

HOW THE HUB CAN HELP

Filter your Signal Feed to show Opportunities > Third party cards

WHAT YOU CAN DO, AND THE RESULT

1. Download your filtered Signal Feed list.
2. Distribute the customer lists to your bankers for outreach and credit card promotion to win that account from third-party competition.

BONUS ACTION

Filter your Signal Feed to target third-party loans as well to win back valuable lending relationships.

4

Data to generate excitement and keep momentum

The metric set worth checking every week.

Three questions a dashboard should answer

- 1: **Is the funnel filling?** New enrollments and approvals this month.
- 2: **Are approvals converting?** Share of approved businesses that have taken a payment.
- 3: **Is volume growing?** Payment volume and active businesses, month over month.

The standard Hub Dashboard metric set

Stalled Enrollments

Accepted terms,
not completed.

Approved, No Payment

Your standing
outreach list.

Activation Rate

Approved businesses
that have been paid.

Active Businesses

Paid at least once
in the last 30 days.

Payment Volume

Card and ACH, with
the monthly trend.

The Dashboard

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Create dashboard +

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Autobooks Payment Activity:

Past 30 days

Add tile +

Total Payment Count

Aug 18 - Sep 17

1,077 deposits

▲ 26% vs Jul 18 – Aug 17

Total Payment Volume

Aug 18 - Sep 17

\$558,019.02

▲ 1% vs Jul 18 – Aug 17

Depositing Businesses

Aug 18 - Sep 17

145

▲ 24% vs Jul 18 – Aug 17

Payment Breakdown Table

TRANSACTION TYPE	PAYMENT TYPE	VOLUME (\$)	TRANSACTION COUNT	BUSINESS COUNT
Contactless	Credit Card	\$4,825.50	51	7
Invoice Payment	ACH	\$113,815.01	150	32
Invoice Payment	Credit Card	\$153,817.49	315	56
Payment Form	ACH	\$171,961.53	132	23
Payment Form	Credit Card	\$113,599.49	429	74

Data in action

THE SITUATION

Internal stakeholders need data to understand the value of your Autobooks program.

WHAT YOU CAN DO, AND THE RESULT

1. Pull program data snapshots from your Hub Dashboard.
2. To build your own financial models, download Payment and Customer data from the respective tabs (.CSV files)

5

Resources and Next Steps

Help for your Hub journey

NEXT STEPS

Your next 30 days

WEEK 1

Log in

- Confirm access
- Add your users
- Walk the navigation with the team.

WEEK 2

Build the view

Export your first list: approved, no payment taken.

WEEK 3

Send one round

Take the matching email from our resource kit, add your details, send it, and log who was contacted.

WEEK 4

Report it

Pull the 30-day payment report, send it to your sponsor, and tee up the next action list.

Access and user roles

FI Admin

Full portfolio, Signal Feed,
and user management.

Read-only

Same views, no changes. Right for
managers, marketing, and analysts.

Frontline Banker

View their customer list
(once added as a referral).

Click your **user profile**, then select
Users from the dropdown menu.

Invite a team member

✕

First name: *

Last name: *

Email: *

Must use your bank email domain
Cannot be a group email (i.e. distro list, or listserv)

Role: * ⓘ

Admin ▾

Invite

Where to go next

Log in this week. Pull one list. Send one round. Everything else in the program follows from that habit.

RESOURCES

[Signal Feed Email Kit](#)

[Industry resource kits](#)

Autobooks Success: FISuccess@autobooks.co

Autobooks Partner Success Center:
<https://banking-help.autobooks.co>

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