

JACK HENRY & AUTOBOOKS

Delivering a small business operating suite

Steve Robert, Co-founder & CEO | Derik Sutton, Chief Marketing Officer

autobooks

September 24, 2026

WELCOME

Today's agenda

01

JH Connect

Two ways to connect with Autobooks

02

A track record of focus

A decade building for one market

03

The SMB market opportunity

Now is the time to invest in SMB

04

Autobooks: The Small Business Operating Suite

Receivables, payables, cash flow, accounting, lending, a banking intelligence

05

Q&A

Submit questions at any time

BEFORE WE START

Come find us at JH Connect

Two ways to keep this conversation going. Both take less than a minute to lock in.

JOIN US FOR DINNER

Tuesday, October 20

7:30 p.m. CT

Bellfry Collective

An informal dinner with your peers and the Autobooks team.

MEET WITH OUR TEAM

**Booth 616 in the
exhibit hall**

Or book a 30-minute session
before the conference

Schedule time with our product or sales
team.

RSVP & BOOK A MEETING



THE SOLUTION

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

A single connected solution that gives the business owners the tools they need and the bank visibility into the financial health of every business it serves.



RECEIVABLES

Invoicing, payment acceptance, payment links and Tap to Pay



PAYABLES

Bill pay, vendor management, approvals and pay by card



ACCOUNTING

A native general ledger inside the bank, not a third-party connection



LENDING

Data-driven lending built for the underserved SMB market

CASH FLOW INTELLIGENCE

A real-time view that helps businesses predict and optimize cash flow

AUTOBOOKS HUB

The data and service layer underneath it all, for your bankers

OUR TRACK RECORD

11 years focused on one market: small business banking.

First to bring small business tools inside digital banking, and building with Jack Henry since 2018.



● Product launch

● Partnership

■ Company milestone

■ Jack Henry partnership

autobooks

Protect and grow small business primacy

A small business owner uses a third party to accept payments. A spreadsheet to track customers. A BNPL product when they need credit. Separate providers for payroll, tax and bookkeeping. And a bank account, for checks.

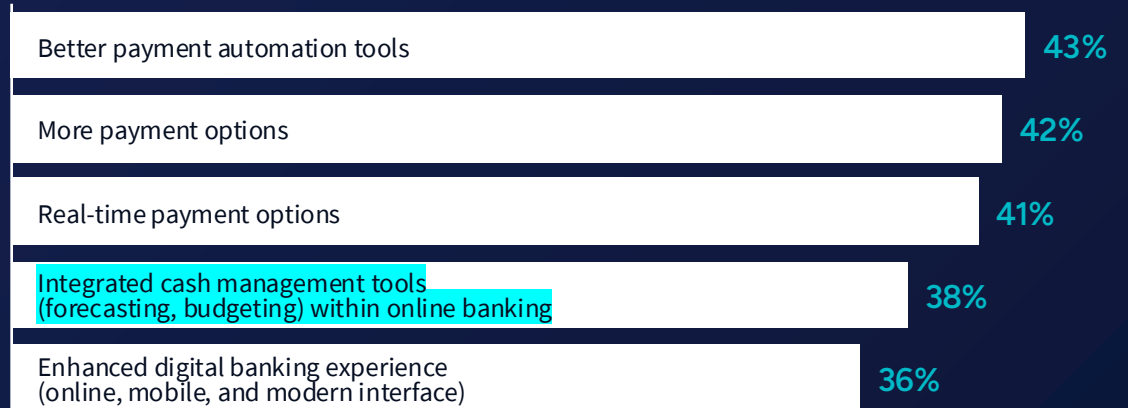
FOR THE BUSINESS OWNER

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 BANK

No visibility into how the business actually operates. No way to underwrite small-dollar loans profitably. No reason for the business to stay.

Q. For which of the following reasons has your company switched or would it be willing to switch to a new financial institution?

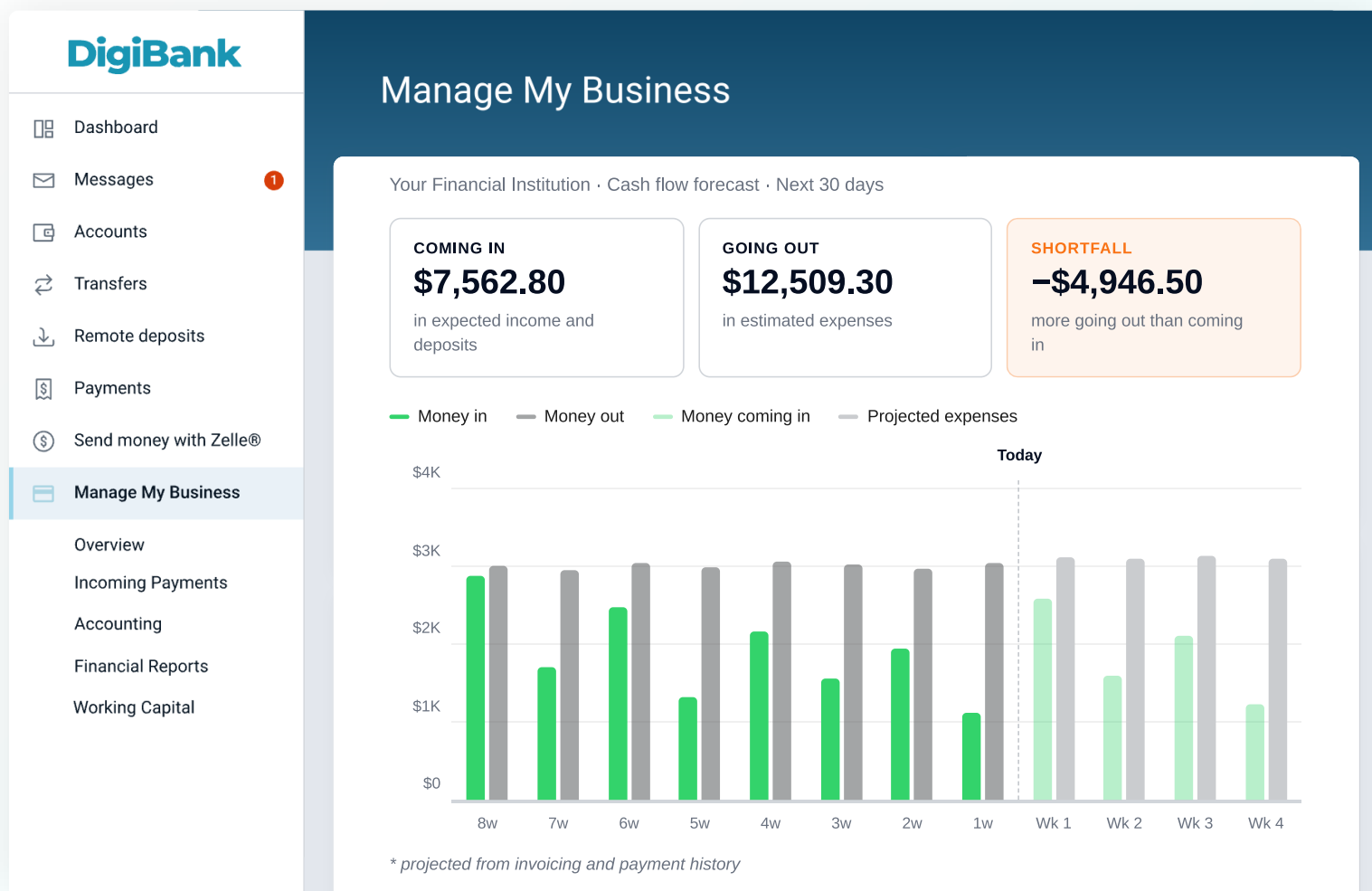


Whoever connects how money comes in, goes out, is stored and is optimized becomes indispensable to the small business and owns the relationship.

INSIDE DIGITAL BANKING

One connected system, inside your digital banking

We provide the operating suite, integrated into digital banking. The business owner never leaves your app, and the opportunity never leaves your institution.



- Featured placement alongside balances and everyday money movement
- Native capabilities to digital banking, not external referrals or marketing links
- Offer a digital back office to protect and grow small business relationships
- Every transaction and financial report is accessible to the banking team via the Autobooks Hub.

THE OPPORTUNITY

The SMB market is massive and growing

Banks have always known this market existed. What they lacked were the tools to serve it profitably, at scale, inside digital banking.

~36M

Registered, employer-based businesses

~72M

Independents who earn income outside traditional W-2

~500K

New business formations every month

~91%

Have fewer than 10 employees and earn under \$1MM

Datos Insights: The New Commercial Standard

KEY TAKEAWAYS

- Switching intent is surging beyond historical norms
- Relationship erosion precedes account closure
- Functionality drives attrition over pricing
- Platform fragmentation is a critical pain point

September 2026

The New Commercial Standard: How Community Banks Compete Through Modern Treasury

Gilles Ubaghs

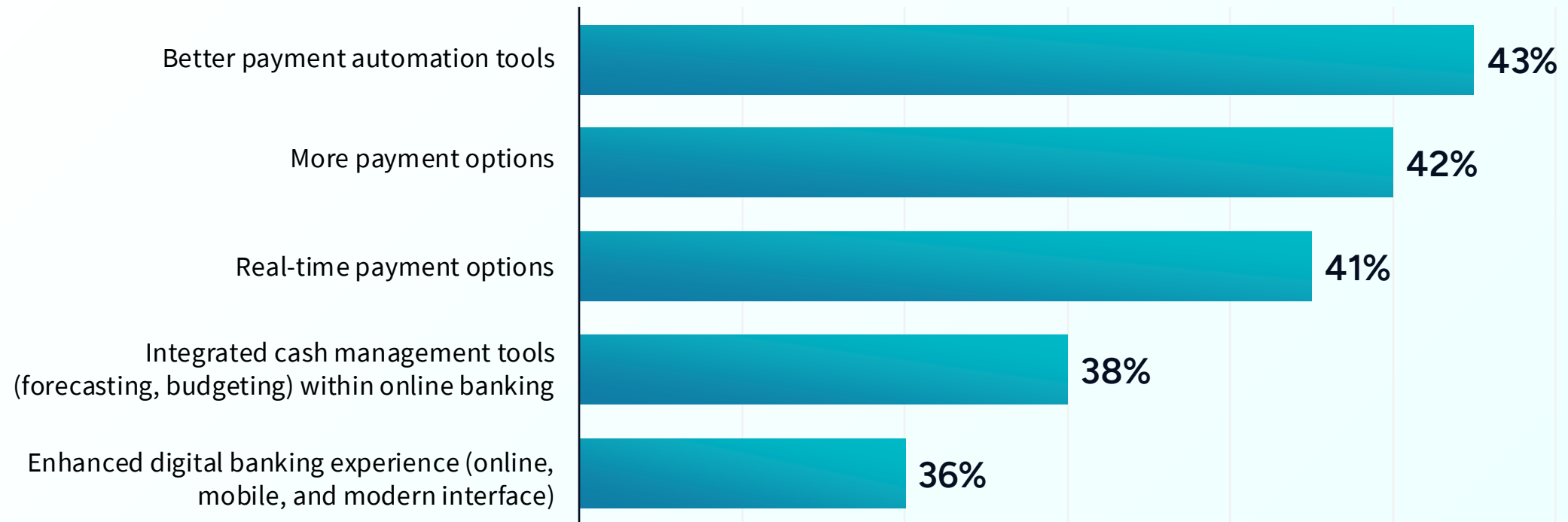


SMB Switching Intent Is Rising

The willingness of small and midsize businesses to change financial providers is climbing sharply, and the risk is greatest for the institutions that have historically depended on inertia to keep customers in place. Actual switching over the past two years has risen but remains modest across the market, while forward-looking intent has surged well ahead of it at nearly every bank type. Loyalty in small-business banking can no longer be assumed. It has to be earned continuously, against a widening field of competitors that make switching easier every year. Community banks, which have long treated low historical attrition as proof of a durable relationship, are among the most exposed to this shift, because the expectations driving it are changing for every business regardless of who they bank with.

RELATIONSHIP EROSION

Q. For which of the following reasons has your company switched or would it be willing to switch to a new financial institution?

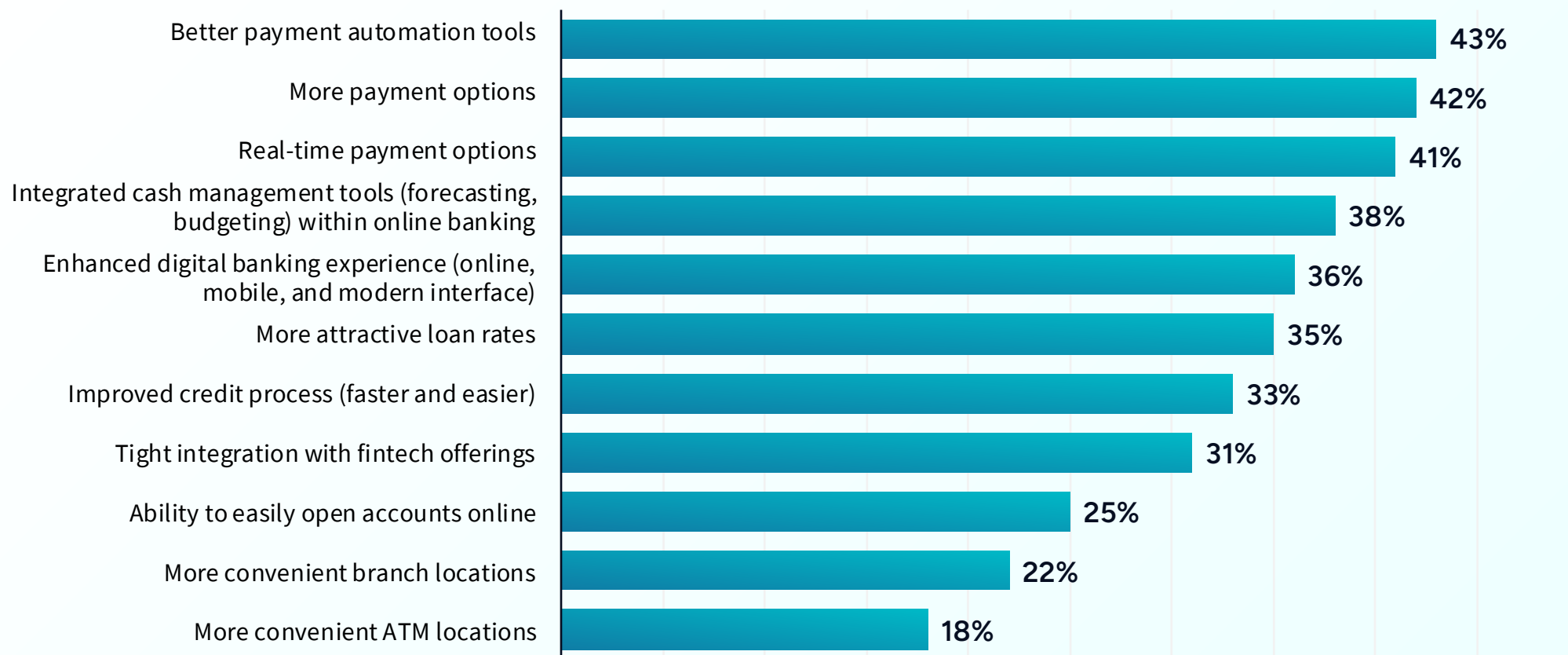


Rising Business Expectations Are Redefining Digital Banking Standards

Digital capability in financial services is a critical battleground, and community banks cannot afford to guess at where to invest. When their own SMB customers rank what matters most in a digital banking experience, the result is not a short list of must-haves and a long list of nice-to-haves. It is a high floor that will keep climbing as SMBs' own accounting, ERP, and payment infrastructure grow more sophisticated.

SMBs SWITCH FOR PAYMENT FUNCTIONALITY BEFORE THEY SWITCH FOR PRICE

Q. For which of the following reasons has your company switched or would it be willing to switch to a new financial institution?



Small businesses have never had more banking options, or less patience for institutions that introduce operational friction. Fintech firms aggressively offer the payment and cash flow tools that once required a full banking relationship, while the largest institutions chase these same customers down-market with massive technology budgets. Community banks sit between the two, unable to outspend the super-regionals or out-integrate the agile fintechs.

THE PLATFORM

From first invoice to growth capital

Each layer of financial data unlocks the next stage of business maturity.

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

1

RECEIVABLES

Advanced invoicing and industry leading receivables

The revenue engine. Create, send and track invoices so the business gets paid on time, with the money landing in your account.

- Custom invoices and estimates
- **Recurring billing, late fee management, sales tax, discounts, and deposit payments**
- **Bulk invoice upload** and customer management
- AR aging, days sales outstanding and customer payment preferences
- Autopay management tools for the business owner and end customer
- Payment links, checkout pages, Tap to Pay
- Payment acceptance: card, ACH, Apple Pay, and Paze
- **Integrated with accounting and cash flow forecasting**

Bulk Invoice Imports			
View the status of your bulk invoice imports. Select a session to see individual invoice details.			
New Bulk Import			
Created Date	Invoices	Total Amount	Status
May 5, 2026	2	\$1,248.50	Submitted
May 5, 2026	87	\$63,420.18	Submitted
May 3, 2026	47	\$18,420.00	Submitted
May 1, 2026	128	\$94,215.80	Submitted
Apr 27, 2026	63	\$31,890.42	Pending
Apr 22, 2026	15	\$4,275.00	Submitted
Apr 16, 2026	204	\$112,050.18	Submitted
Apr 9, 2026	9	\$2,140.75	Pending
Apr 2, 2026	82	\$47,330.00	Submitted



Invoice from **Saguaro Tile Co.**

\$1,800.00

Due -- 05/22/2026

Message
Thanks for choosing Saguaro. Let us know when you're ready for the kitchen.
[View full invoice \(2 attachments\)](#)

Payment Method
☐ Apple Pay ☒ Credit Card ☐ Bank Account

Card details
Name on card
Amanda Chen
Card number
..... 4242
Exp. date
08/28
CVV
...
Zip code
60201

☐ Save payment information and turn on AutoPay

Pay \$1,800.00

2

PAYABLES

Payables and bill pay

Bill pay redefined. One place to manage every bill, vendor and expense, as part of a connected system so a business can better manage their cash flow.

- Bill pay, biller directory and vendor management
- Pay by ACH, check, and now **Pay by Card**
- Realtime collection, check tracking, and picture pay
- Payment scheduling, approval workflows and dual approvals
- Real-time fraud monitoring
- **Integrated with accounting and cash flow forecasting**

9:41

< Add Payee

PAYEE INFORMATION

Payee name
DTE Energy

Payee address
P.O. Box 740786
Cincinnati, OH 45274-0786
[Edit address](#)

Account number
123abc123

Pay from account

☒ Bank account ☐ Card

Choose a card

☒ VISA Visa ••1234 Expires 12/26

☐ Mastercard ••9876 Expires 08/27

[+ Add a card](#)

[More payee options](#) (Nickname, email and memo) ▾

Cancel Create Payee

4

ACCOUNTING

Accounting that lives in the bank, not in a third party

Banks can become the system of record as small businesses graduate from file cabinets and spreadsheets to organized books, filed taxes and loan eligibility.

- Debits and credits written to the general ledger as money moves, via straight-through processing
- Bank reconciliation, financial reporting, journal entries, and budgeting
- Invite bookkeepers and 3rd party admin capabilities
- **No aggregation link that breaks, no transaction synch support, and no data leaving your institution**

ONLY
~ 20% of micro and small businesses use online accounting applications — representing a massive opportunity to offer as part of a business checking account

Search					
Date	Account	Status	Description	Amount	
07/16/2026	Business Checking (2236)	● Categorized	Mobile Deposit	\$1,204.50	
07/16/2026	Business Checking (2236)	● Uncategorized	Check 552041783	-\$318.90	
07/15/2026	Business Checking (2236)	● Categorized	Office Rent	-\$4,850.00	
07/15/2026	Checking (5140)	● Uncategorized	Regular Deposit	\$24.21	
07/15/2026	Checking (5140)	● Needs review	Check 219909879	-\$17.58	
07/15/2026	Checking (5140)	● Uncategorized	Check 398665294	-\$87.24	
07/14/2026	Savings (8891)	● Categorized	Interest	\$63.17	
07/14/2026	Business Checking (2236)	● Categorized	Supplies — Staples	-\$142.66	
07/13/2026	Business Checking (2236)	● Categorized	Client Payment	\$3,500.00	
07/12/2026	Checking (5140)	● Needs review	Card Deposit	\$489.32	

5

LENDING

Lending informed by real business data

Data-driven small business lending offered inside of digital banking.
The customer, data, and relationship stay with your institution.

- **Automation that makes small-dollar unit economics work, where underwriting costs used to exceed the return**
- Built for the speed of busy small business owners, removing the manual underwriting steps required as part of traditional loan originations system workflows.
- Instant decisioning, on or off- balance sheet
- **The customer, data, and lending opportunity now stay with your institution**

You're approved for a **\$30,000** Advance Line.

You can choose an advance up to your approved line. You may choose to advance your full approved line, or a portion with the remaining available line accessible in the future.

Choose your advance amount

\$30,000

\$1,000

\$30,000

[Funds should arrive within 2 business days](#)

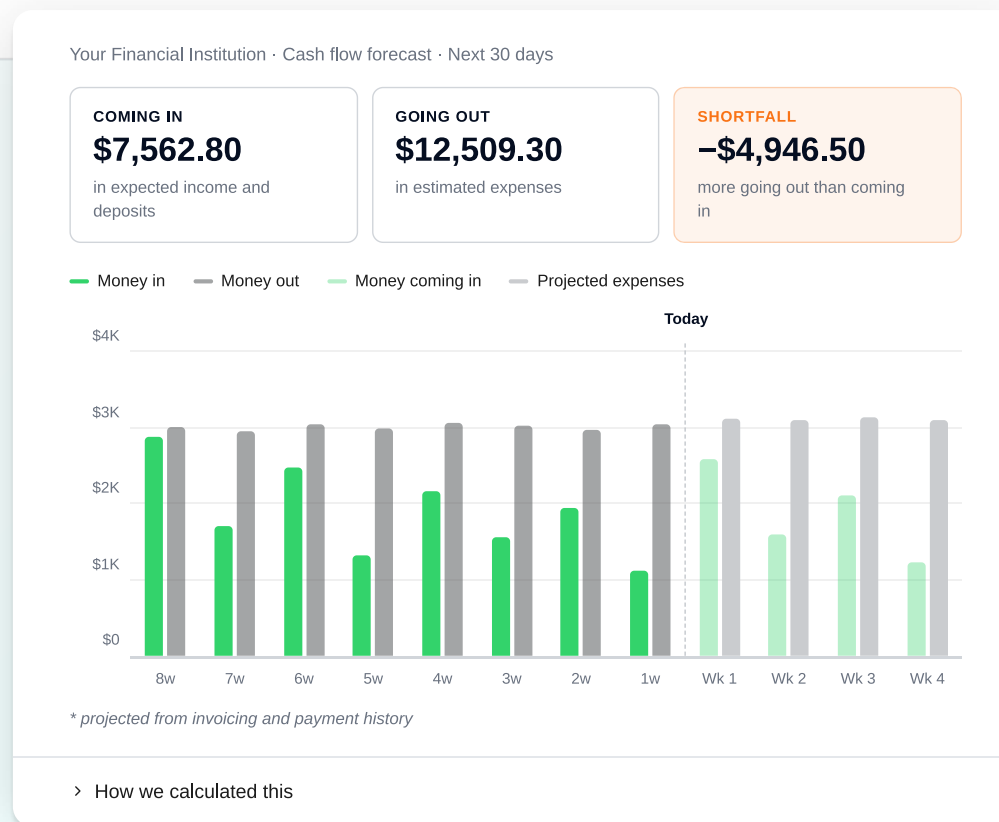
3

CASH FLOW

Cash flow intelligence

Payments, bills, accounting, and lending all share data across one connected system.
The result is a true cash balance for the SMB.

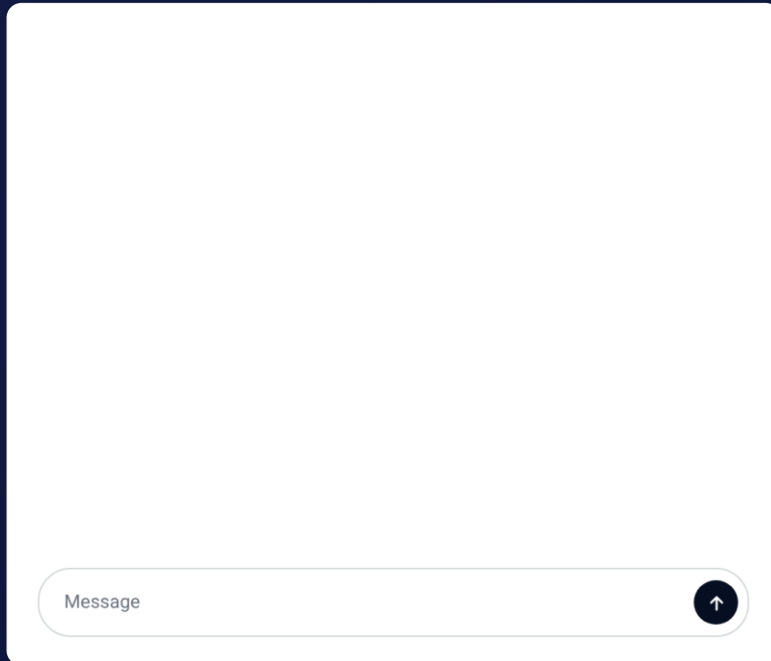
- A true cash position: what's posted, what's incoming, and what's going out – easily displayed for a busy business owner
- **A cash journal that predicts future cash needs from invoice history and payment patterns**
- For the banker: cash flow volatility, revenue patterns and planning signals
- Built on first-party data, so the forecast reflects reality rather than an aggregated snapshot



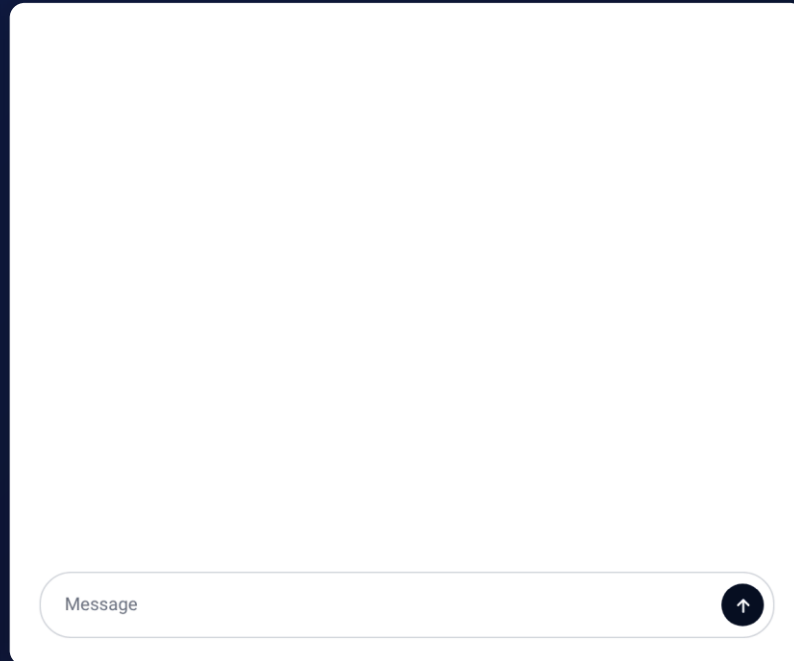
NORTHSTAR · 2027

Where AI takes this next

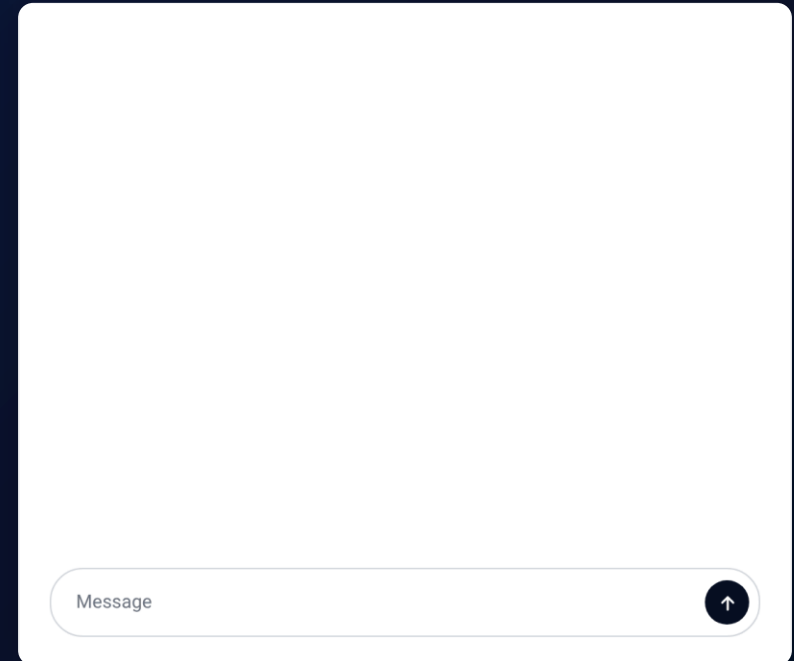
Accounting platforms understand debits and credits. Banks understand deposits and withdrawals. Autobooks understands both, which is what makes an AI answer worth trusting.

A white rectangular box with rounded corners, representing a chat interface. At the bottom, there is a horizontal input field with the placeholder text "Message" on the left and a circular button with an upward-pointing arrow on the right.

Message

A white rectangular box with rounded corners, representing a chat interface. At the bottom, there is a horizontal input field with the placeholder text "Message" on the left and a circular button with an upward-pointing arrow on the right.

Message

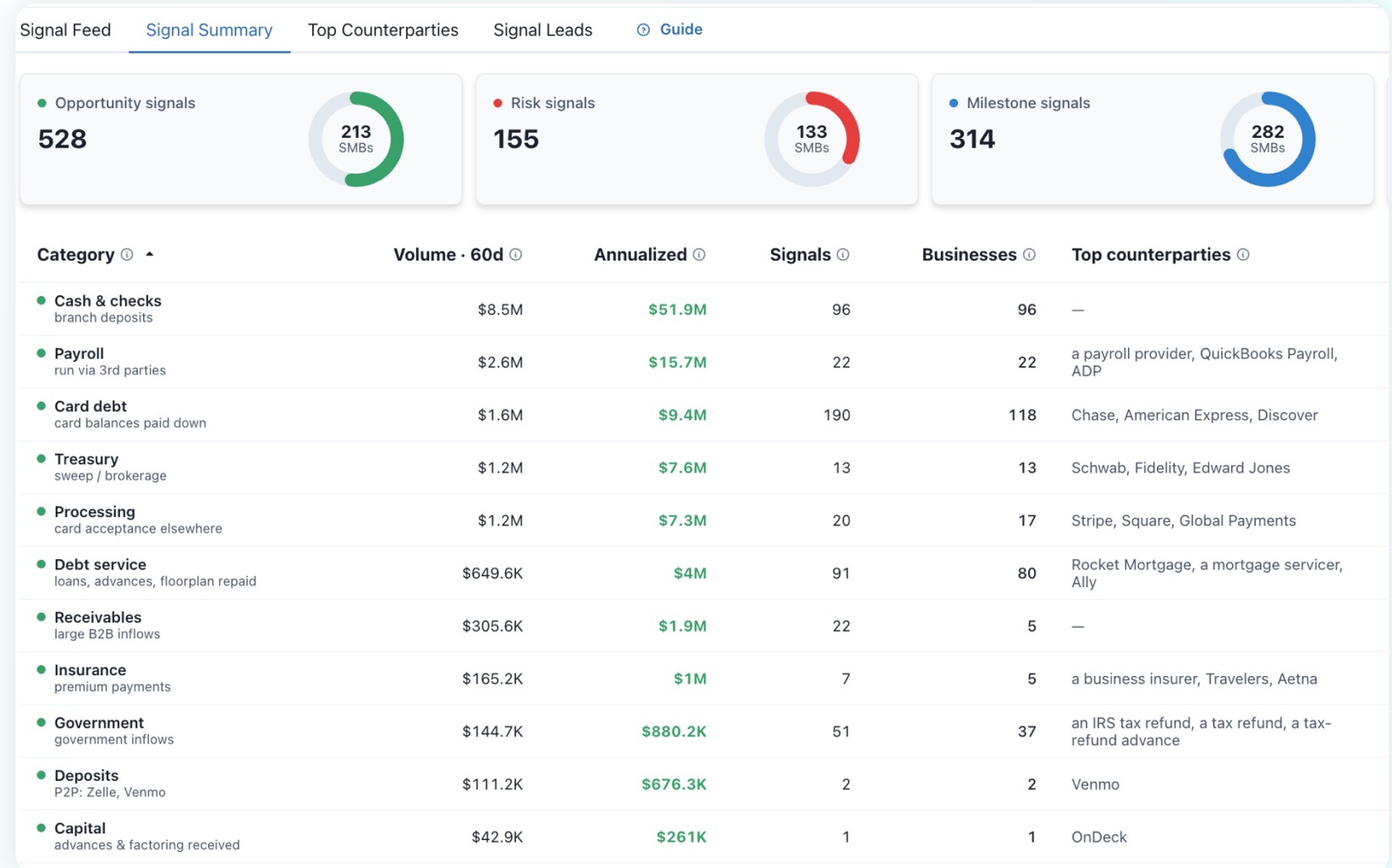
A white rectangular box with rounded corners, representing a chat interface. At the bottom, there is a horizontal input field with the placeholder text "Message" on the left and a circular button with an upward-pointing arrow on the right.

Message

FOR YOUR BANKERS

The Hub: a small business CRM for your bankers

- **Portfolio visibility:** every enrolled business, payment activity and direct access to financial reports
- **SMB profile:** access to payment activity, underwriting details and financial reports
- **Signals:** track transaction signals that alert your team when a business owner uses a third party tool, or is a prime candidate for a product offer
- Outreach and campaign tools built for the banker and your marketing team



FOR YOUR BANKERS

The Hub: a small business CRM for your bankers

Signal Feed Signal Summary Top Counterparties Signal Leads [Guide](#)

Summary of top counterparties used by SMBs · last 60 days

Category ▾



Deposits leaving you — Money moving to competitor banks and sweeps — retention risk.

Counterparty	Category	Businesses	Volume · 60d
● Bank of America	Deposit flight	7	\$121.3K
● Schwab	Treasury	5	\$428.4K
● Fidelity	Treasury	2	\$330K
● Edward Jones	Treasury	2	\$185.6K
● Raymond James	Treasury	2	\$158.1K
● LPL Financial	Treasury	1	\$108.1K
● Vanguard	Treasury	1	\$34.4K
● SoFi	Deposit flight	1	\$14K

[Show all 13](#)

Payment acceptance you could own — Third-party processors your businesses accept payments through.

Counterparty	Category	Businesses	Volume · 60d
● Stripe	Processing	4	\$96.2K
● Venmo	Deposits	2	\$111.2K
● Square	Processing	2	\$100.2K
● Global Payments	Processing	2	\$53.7K
● EPX	Processing	2	\$31.7K
● Toast	Processing	1	\$314.9K
● a card processor	Processing	1	\$174.8K
● Jobber	Processing	1	\$87.1K

FOR YOUR BANKERS

The Hub: a small business CRM for your bankers

Signal Feed

Signal Summary

Top Counterparties

Signal Leads

Guide

Q Search all records...

One row per business — total signals across every category.

Category

Business	Signals	Largest Signal - 60d	Annualized	Opportunity	Risk	Milestone	Notable
Michael Services Inc	7	\$1M Cash & checks	\$6.2M	3	0	1	3
Ang & Sonnet	11	\$754.6K Cash & checks	\$4.6M	4	1	1	5
Andrew J Francis	27	\$722.3K Cash & checks	\$4.4M	22	2	1	2
MT Terrain Auto LLC	6	\$416.2K Cash & checks	\$2.5M	1	0	0	5
Women's Christian Association of ...	6	\$387.3K Payroll	\$2.4M	4	0	0	2
Spilling Coffee Company LLC	6	\$352.9K Processing	\$2.1M	3	2	1	0
CLARK SERVICE SOLUTIONS INC., L...	8	\$313.4K Cash & checks	\$1.9M	3	0	0	5
Myers Nursing Home, Inc.	8	\$312.8K Cash & checks	\$1.9M	3	0	0	5
Lori's Loft	5	\$279.4K Wallet share	\$1.7M	2	2	1	0
The Summit, Inc.	12	\$273.9K Cash & checks	\$1.7M	7	0	0	5
Jonathan D Pacheco-Reyes	15	\$258.8K Cash & checks	\$1.6M	12	2	1	0
Eric A Wilson	5	\$238.2K Wallet share	\$1.4M	2	2	1	0

411 businesses with signals

Previous Page

Page 1 of 17

Next Page

FOR YOUR BANKERS

The Hub: a small business CRM for your bankers

Strong Building

Create a note

Contact information

More details

1. John Doe

2. 123 Main St

3. 12345 67890

Status check

Status guide

PAYMENTS

ACH

CC

CAPITAL

ACTIVE

APPROVED

APPROVED

—

Overview

TOTAL BALANCE

\$19,712.70

PAYMENT VOLUME

\$23,850.00

PAYMENTS

7

LAST PAYMENT

Sep 21, 2026

Business details

Payments

Balances

Accounting

Signals

Emails

Notes

Status: ACTIVE

Accepted Terms and Conditions on 8/3/2026, 10:51:23 AM

The business has accepted Autobooks terms and conditions

Submitted Application on 8/3/2026, 10:53:46 AM

The business has enrolled in Autobooks, submitted an application to process payments, and our underwriting team is currently reviewing their application

Application Approved on 8/3/2026, 12:05:36 PM

The business has enrolled in Autobooks and is approved to process payments

Processed First Payment on 8/3/2026 for \$19,370.00

The business has processed one or more payments

Payment sources:

Payment link

\$1,060.00

2 total payments

Recurring payment

\$0.00

0 total payments

Paid invoices

\$3,420.00

4 total payments

Processed in-app

\$19,370.00

1 total payments

Checkout pages

\$0.00

0 total payments

FOR YOUR BANKERS

The Hub: a small business CRM for your bankers

Business details

Payments

Balances

Accounting

Signals

Emails

Notes

Balance Sheets

Current year

📅 September

Assets	Starting balance	Ending balance
Business Checking	\$0.00	\$78,697.24
Customer Balances	\$0.00	\$20.00
Total	\$0.00	\$78,717.24

Liabilities	Starting balance	Ending balance
Customer Billings	\$0.00	\$20.00
Total	\$0.00	\$20.00

Equity	Starting balance	Ending balance
Equity	\$0.00	\$78,325.24
Total	\$0.00	\$78,325.24

Export 📄

📅 August

📅 July

FOR YOUR BANKERS

The Hub: a small business CRM for your bankers

Business details

Payments Balances Accounting **Signals** Emails Notes

Signals from the last 90 days

OPPORTUNITY

Sep 22, 2026 · 3:56 PM

Check-heavy — wrote 26 checks (\$63.1K) this period

Pitch bill pay / AP automation

Cash & checks · \$63,052

OPPORTUNITY

Sep 16, 2026 · 7:42 PM

Servicing American Express credit card — \$165.6K across 21 payments

Pitch business card / consolidation

Card debt · American Express · \$165,640

MILESTONE

Aug 5, 2026 · 5:07 PM

Accepted their first invoice payment — \$1.9K

Acknowledge milestone — deepen relationship

AR · invoice · \$1,945

MILESTONE

Aug 4, 2026 · 5:29 PM

Accepted their first Autobooks payment — \$19.4K via creditCard

Acknowledge milestone — deepen relationship

WHAT FIS ARE SAYING

In their words: financial institutions

“Small business deposit acquisition is a top priority for us strategically.

We built our Money Mover Suite anchored with Autobooks features because I knew they were sought after solutions for small businesses, and from past experience - I knew they would hold up.

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.**

For the bank, that is the difference between being susceptible to deposit leakage versus deposit primacy.”



Jarrold Hutchinson

Director of Small Business Solutions - Minnwest Bank
Autobooks Pro + Smart Checking

WHAT SMBs ARE SAYING

In their words: small business owners

Your institution cares that the business actually uses this.
Here is what they say, and what the usage data shows.

“I have customers signed up for autopay using Autobooks and it's working great. I hope to get most of my customers to use it. I did not have an easy way to send an invoice or payment notice through QuickBooks, so I am very happy with your company. My only regret is I didn't know about it sooner. It's almost like having an employee doing all this work but not having payroll to meet. Great program, and I am telling other small business owners to check it out.”

– Self-storage facility owner, Autobooks customer

SMB USE CASES

Payment tools
built to serve
construction,
trades, professional
services and more

Home Builder 📍 TEXAS	
Payments	500+
Volume	\$13M+
Typical Payment	~\$24,000
First Payment	2023

Roofing Contractor 📍 TEXAS	
Payments	200+
Volume	\$2M+
Typical Payment	~\$11,000
First Payment	2025

Electrical Contractor 📍 FLORIDA	
Payments	200+
Volume	\$170,000+
Typical Payment	~\$800
First Payment	2026

Offices of Lawyers 📍 MASSACHUSETTS	
Payments	3,000+
Volume	\$3.8M+
Typical payment	~\$1,170
First payment	2023

Engineering Services 📍 WISCONSIN	
Payments	140+
Volume	\$400,000+
Typical payment	~\$2,760
First payment	2024

Janitorial Services 📍 CONNECTICUT	
Payments	260+
Volume	\$117,000+
Typical payment	~\$440
First payment	2025

Interior Design Services 📍 SOUTH CAROLINA	
Payments	120+
Volume	\$165,000+
Typical payment	~\$1,360
First payment	2026

Come find us at JH Connect

Two ways to keep this conversation going. Both take less than a minute to lock in.

JOIN US FOR DINNER

Tuesday, October 20

7:30 p.m. CT

Bellfry Collective

An informal dinner with your peers and the Autobooks team.

MEET WITH OUR TEAM

**Booth 616 in the
exhibit hall**

Or book a 30-minute session
before the conference

Schedule time with our product or sales
team.

RSVP & BOOK A MEETING



Questions

Steve Robert steve@autobooks.co

| Derik Sutton derik@autobooks.co

autobooks