



# The Basics of Autobooks

autobooks

## BEFORE YOU BEGIN:

- There are several slides with animations in them. Make sure to present content in this deck using Presenter Mode.

## TO BEGIN:

Explain to the audience that your online bank provider has partnered with Autobooks to provide exciting new payment acceptance tools for your customers that own small businesses.

Take time to review any sales goals or initiatives that your company is introducing around these new tools (if any).

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GO TO NEXT SLIDE.



# Today's Agenda

- | Value of Autobooks
- | Autobooks Feature Overview
- | Available Resources
- | Open Forum / Q&A

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\*ANIMATIONS ON THIS SLIDE

Review the agenda items with the audience.

\*EACH AGENDA ITEM ENTERS ON CLICK\*

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## WHAT DO CUSTOMERS GET WHEN USING AUTOBOOKS?

Digital Invoicing

In-Person and Online Payment Acceptance

Cash Flow Management

Automated Accounting

Financial Reporting

**Directly integrated  
within your existing online  
and mobile banking channels**

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\*AUTOMATIC ANIMATIONS ON THIS SLIDE\*

With the Autobooks solution, the customer now has the tools for:

- Digital invoicing
- Online payment acceptance
- Cash flow management
- Automated accounting
- Financial reporting.

And the business gets paid faster! 95% of digital invoices get paid by a customer within 5 days of receipt. This means your business owner sees working capital in their bank account more quickly than traditional paper invoices.

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# **Why do businesses “hire” Autobooks to get paid?**

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So why would a business or organization use or “hire” Autobooks to get paid? Here are the top four reasons why customers use Autobooks:

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## Why do businesses “hire” Autobooks to get paid?

### NEED 1

“Add a simple and trackable way to get paid into my existing system.”

### NEED 3

Make it easy to get started with invoicing and accepting payments.”



### NEED 2

“Help me get back to offering credit cards to my customers”

### NEED 4

“I’m overwhelmed! Make invoicing and accepting payments simpler.”

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There are many reasons why a small business owner would “hire” Autobooks to get paid.

\*Read each **NEED** on screen to attendees\*

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GO TO NEXT SLIDE.

Autobooks **adds value**  
for your customer, how does it  
**add value for you?**

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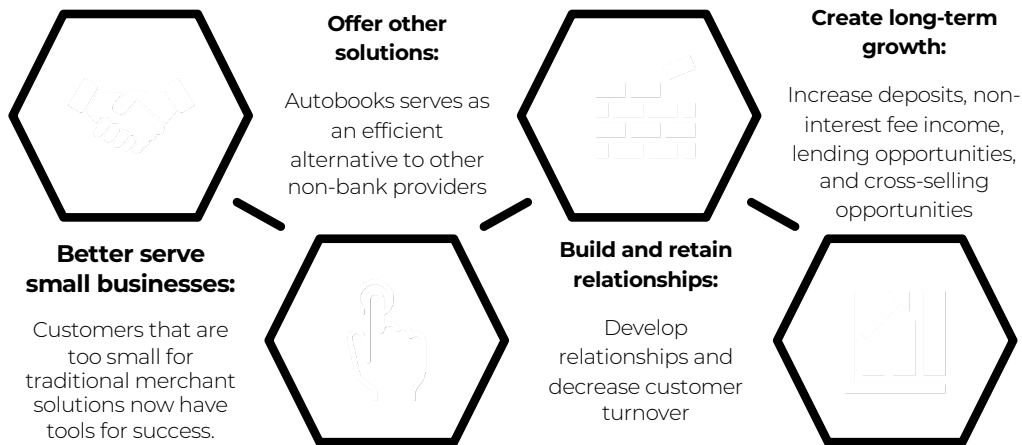
Let's talk about how Autobooks can also add significant value to your financial institution.

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## Autobooks brings value to your institution.

These value factors help to strengthen relationships with your small business customers.



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Now, let's talk about the value that Autobooks tools can bring to your financial institution!

\*ANIMATIONS ON THIS SLIDE

There are several ways that Autobooks adds value to your financial institution, that's what makes it so great. (CLICK FOR ANIMATION)

- 1) You now have the tools available for your small business owner customers, those that own side-gig businesses, or and those that are just getting started and may not fit in with other traditional merchant service solutions (CLICK FOR ANIMATION)
- 2) Your financial institution now has a leg up on competition to those third-party / non-bank providers that offer payment processing solutions. You can provide them the same features as other options, at an affordable rate, all while being integrated into their current online banking platform (CLICK FOR ANIMATION)

- 3) Over time, you become that customer's trusted advisor for all their business needs
- Customer relationships are started, developed, and maintained over time
  - Customer turnover rates will decrease as customers are less likely to search for other options (CLICK FOR ANIMATION)
- 4) Right away, you'll be building a stronger relationship with that customer and increasing activity in key areas:
- Deposit activity will grow since the customer is using their bank account to take in all their business earnings;
  - Non-interest income will go up as we earn revenue with each payment received by their business;
  - Cross-sell opportunities also go up! Once the customer signs up for a product, they're open to more!

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# FEATURE **OVERVIEW**

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# Autobooks Plans

**Self-serve** Enrollment | **No** Contracts | **Change plans** at any time

## Autobooks Essentials

### At enrollment:

- Invoicing
- Payment Link
- Checkout Pages
- Tap to Pay
- Autobooks Capital
- Payment Reports

## Autobooks Premium

### Self-service upgrade

Essentials features **PLUS**:

- Accounting
- Financial Reports

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TRAINER NOTE: if your financial institution does not offer Tap to Pay or Autobooks Capital, delete these items from the Essentials plan list.

When the business enrolls in Autobooks, they are enrolled in our Essentials plan. After enrollment, they can upgrade their Autobooks account to our Premium plan.

The Essentials plan has no monthly subscription fee and includes:

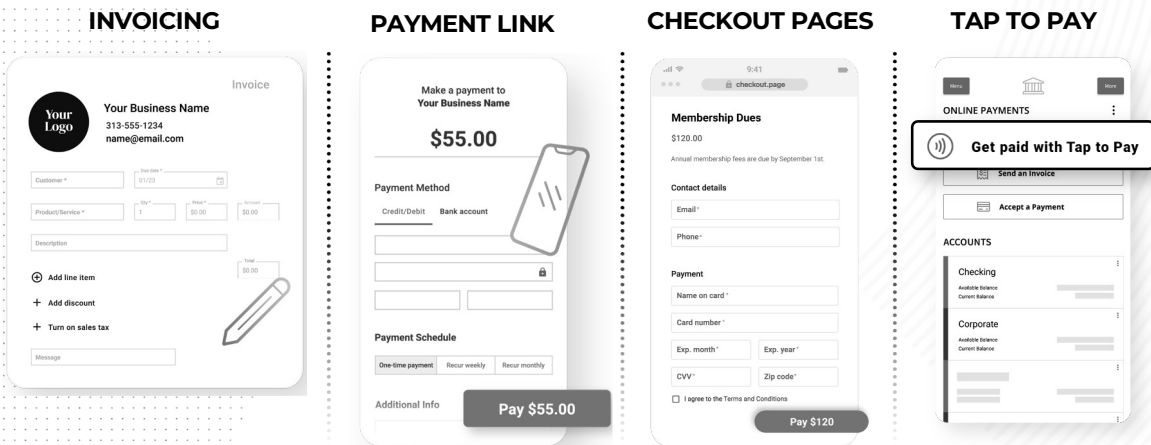
- Invoicing
- Payment Link
- Checkout Pages
- Tap to Pay
- Autobooks Capital
- Payment Reports

Our Premium plan includes basic bookkeeping tools and financial reports to track accounting activity. The Premium plan has a \$9.99 monthly subscription fee. There is no contract, so if the business tries it out and doesn't like it they can switch back to Essentials at any time!

There is an area within Settings where the business can switch plans whenever they wish.

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# The Essentials: Payment Features



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The Essentials plan includes all of Autobooks' payment features in one place. We'll break down each of these features in the next few slides.

All of these payment tools in the Essentials plan are provided for NO SUBSCRIPTION FEES. The business only pays a fee to use any of these features IF they accept a payment using one of them...then a transaction fee will be charged to the business.

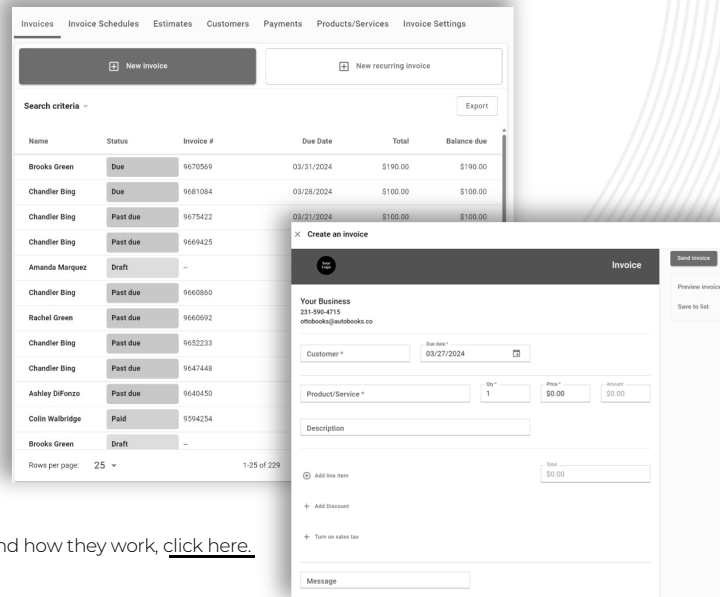
GO TO NEXT SLIDE



# Invoicing

- Build, email, and track single and/or repeating invoices
- Create, email, and track estimates
- Track all invoice payment statuses
- Customize invoice template
- Enable automatic payment reminders and late fees

To learn more about our Invoicing tools, and how they work, [click here](#).



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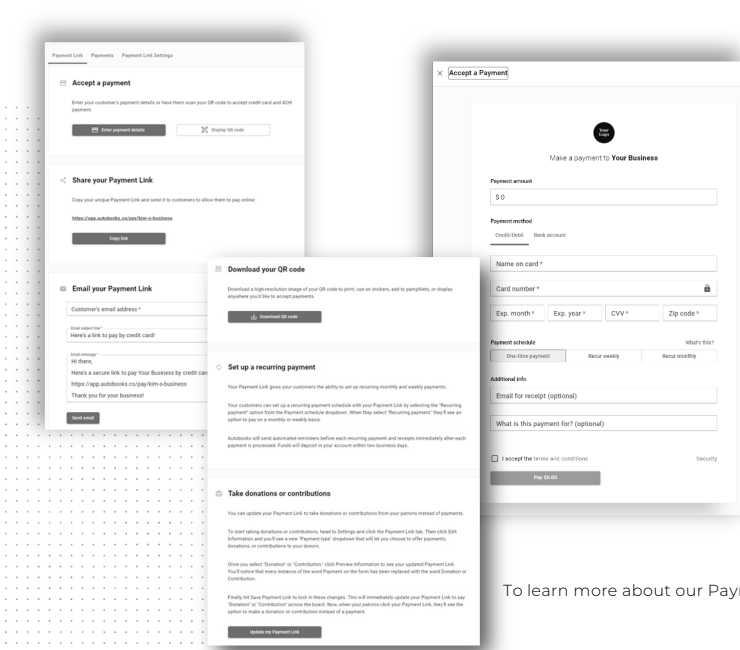
The first payment feature is Invoicing. This tool is great for customers to send digital invoices via email to their customers and get paid back via credit card or debit card or bank transfer.

The invoice tool does more than create invoices! The customer can also:

- 1) Send and manage single use or recurring invoices. The customer can see all invoices sent out over time, and each invoice status is color coded to easily identify which need follow up for payment.
- 2) Create and manage digital estimates (this feature is great for contractors or other businesses that need to give estimates to potential customers)
- 3) Add and manage customers in a list
- 4) Track and manage all payments taken through digital invoices
- 5) Add and manage products and services to track current pricing lists
- 6) Manage and modify invoice settings. The customer customize their invoice template by adding their business logo and change color schemes to match their brand. They can also set up automated payment reminder emails and automated late fees to prompt their customers to pay.

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GO TO NEXT SLIDE.



## Payment Link/QR Code

- Accept a payment directly inside of online banking
- Share payment link
  - Email
  - Text messages
  - QR Code
  - Embed link into websites or social media pages
- Track and manage payments
- Customize the payment form

To learn more about our Payment Link and QR Code, and how they work, [click here](#).

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The second payment feature the Payment Link. This tool gives the business owner options to collect digital payments in instances where a digital invoice isn't appropriate. Here's what the customer can do with the tool:

- 1) Accept a payment directly inside of online banking. By clicking the 'Accept a Payment' button in the tool, the business owner can complete a form with their customer's details and process that payment on behalf of the customer. This is great for taking donations or contributions over the phone, for example.
- 2) Share a link to a payment form. Each customer that enrolls is assigned a unique payment form link. This link can be copied out of online banking and shared with their customers anywhere they interact with them. The link can be emailed, texted, embedded into social media, or converted to a QR code for scanning. The business can post the link onto their business website for customers to access too.
- 3) Track and manage all payment form payments received.
- 4) Customize their payment form by adding a business logo and contact information.

The business can email the payment form link directly from the tool itself. Their customers can make a one-time payment using the form OR set up a recurring

payment to go to the business (or non-profit).

Non-profits love the payment form link to collect online donations quickly and easily!

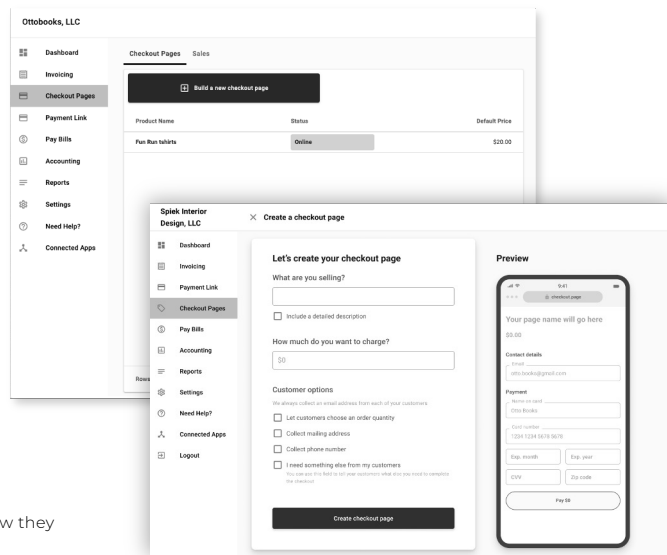
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# Checkout Pages

- **Build detailed payment pages** for single initiatives or goods
- Each page has a unique web link – making it **easy to share**
- **Track all payments** made through checkout pages

To learn more about our Checkout Pages, and how they work, [click here](#).



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The third payment feature is Checkout Pages. Each page a business or organization creates is meant to sell something: from event tickets, to class registrations, to membership dues. They can create as many pages as needed and can customize the checkout experience for each page.

Each page comes with it's own web link and QR code for easy sharing!

Some examples of checkout pages include:

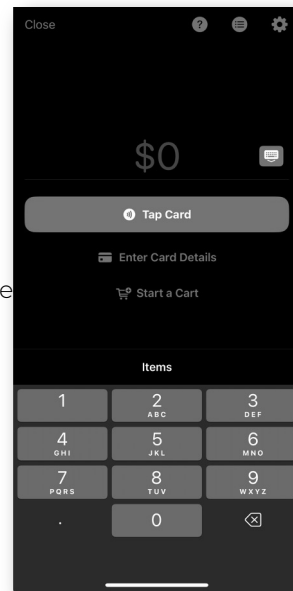
- Selling fundraising event tickets. Once the event ticket sales are closed, the checkout page can be retired!
- Collecting registration fees. Again, once registration periods are closed, the checkout page can be retired. The user can re-publish this same checkout page next semester/season.
- Collecting membership dues or association dues. The admin for the organization can set up a checkout page for members to pay dues.

- GO TO NEXT SLIDE

## Tap to Pay

- **Get paid right from an iPhone**
- Accept credit and debit cards, digital wallets
- No extra software, no hardware needed
- Requires iPhone XR or later

To learn more about Tap to Pay [click here](#).



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NOTE: IF YOU DO NOT OFFER TAP TO PAY, DELETE THIS SLIDE

Tap to Pay is great for customers to be able to take payments from *their* customers, in person, with chip enabled payment options or digital wallets.

With the Tap to Pay Feature, the business owner can:

- Accept credit or debit card payments from contactless enabled cards and digital wallets
- Create a product list and easily add items to a checkout cart
- Send a receipt for all Tap to Pay transactions, including post-transaction receipts
- View a list of all payments / transactions received
- Cancel Tap to Pay payments if a payment has not processed
- Refund full payments once a payment batch has processed completely

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# Autobooks Capital

- **Capital advance line**
- **Draw funds as needed, repay over time**
- **Weekly repayments are debited from the business checking account**
- **No impact to personal credit**

The screenshot displays the Autobooks Capital interface. At the top, it states "You're approved for a \$30,000 Advance Line!" with a sub-note "You may advance your available funds at any time." and "Funds should arrive within 2 business days." Below this is a section titled "Choose your advance amount" with a slider set to "\$30,000" and a range from "\$1,000" to "\$30,000". A "Go live to draw this later" link is present. To the right is an "Advance Summary" table:

Advance Summary	
Advance Amount	\$30,000
Capital Fee	\$6,000
Total Amount to be Repaid	\$36,000
Maximum Weekly Repayment*	\$720

\*Estimated payment in full after 50 weeks based on maximum weekly payment.

Below the table is a checkbox "I have read and agree to the Autobooks Capital Agreement, which includes important information about the purchase percentage, advance recoupling, the performance guarantee, and the reconciliation process in the event of fluctuations in your future receivables." and a "Go to dashboard" button.

At the bottom, a section titled "What is an Advance Line from Autobooks Capital?" contains bullet points: "An Advance is a purchase of your future receivables, and an Advance Line gives you the flexibility to determine when and how much of your receivables you would like to sell.", "Your Advance Line is based on activity observed in your bank account and other Autobooks activity, and is subject to adjustment based on your business performance.", and "Payments will be collected on a weekly basis from your primary bank account and will be based on activity over the past month, but will not exceed the maximum weekly repayment." A link "Any questions? Call us: (888) 777-8215" is at the bottom.

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NOTE: IF YOU DO NOT OFFER AUTOBOOKS CAPITAL, DELETE THIS SLIDE

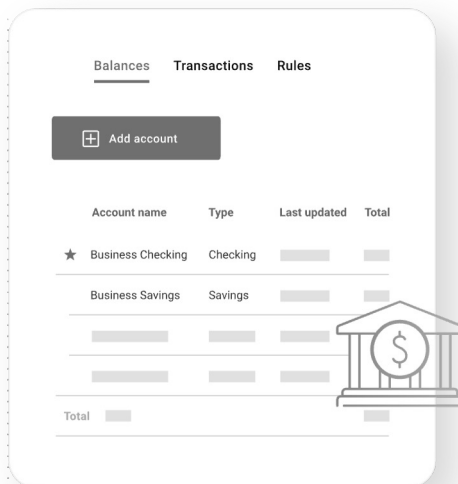
Autobooks Capital is the latest feature of the Essentials Plan. With Autobooks Capital, the business has access to an advance line of credit. They can take draws from their advance line right from Autobooks! Draws are deposited to the business' checking account in two business days, and weekly repayments are debited from that same account until the draw is repaid.

The business can take multiple advances at once, the only limit is the total dollar amount of draws can't exceed the advance line total limit.

Not all business customers will qualify for Autobooks Capital, as qualification is based on the business' account activity and health. If a customer does not qualify, the Capital tab will not be displayed within Autobooks.

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## Premium Feature: Accounting



- See all account transactions in one place, in real time
- Categorize expenses and income
- Create and manage a budget
- Connect other business accounts for a holistic spending view

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The small business owner has the option to upgrade their experience to the Premium plan which includes basic bookkeeping features! The customer can upgrade themselves, right within Autobooks and online banking. This upgraded feature include:

(READ BULLET POINTS)

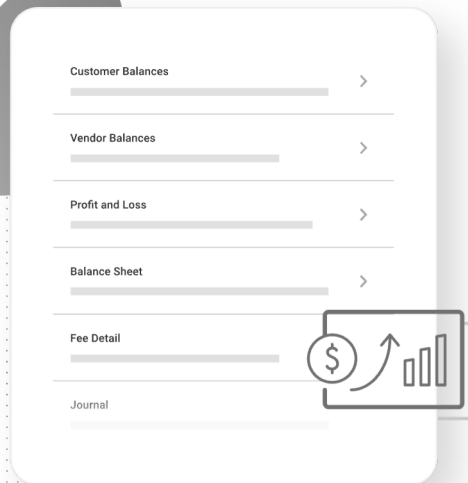
These features are a great fit for a side business or a small business that needs to track expenses (and can't afford a full-time accountant).

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## Premium Feature: Financial Reports



### Reports include:

- Budget
- Bank reconciliation
- Profit and Loss
- Fee Details
- Customer and Vendor balances
- More

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Another Premium plan feature are Financial reports! The customer can track all of their bookkeeping activities and then view, download and share reports documenting that activity.

Reports are easy to use, and each contains unique search criteria that is appropriate for the data.

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## Assessing Autobooks Customers

These **key indicators** can help decide if Autobooks will best help the customers with their business.

### Account Opportunities

- Check for regular deposits from third-parties
- Look for micro-transactions
- Business Accounts



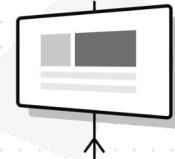
### Needed Services and Types of Business

- Needing invoicing and payment acceptance
- Payment Flexibility
- Small business owners, non-profits, or property management owners



### Business Management Challenges

- Payment Chaos
- Technology Distrust
- Poor customer service issues
- New business owners



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Let's review how you can identify customers that can benefit from Autobooks:

1) You can identify opportunities, passively, by looking at account transactions. And your customers don't even have to be physically present to see these opportunities. There are several hundred customers within a typical bank that use third party payment apps to get paid, which makes a perfect opportunity to make them aware of Autobooks!

Does your customer receive regular deposits from Square, Venmo, PayPal, Stripe, etc? This new solution offers the same features as these payment apps, but with the added benefit of being a part of their bank account.

2) Another way that you can identify customers is to think about the services they would benefit from.

Again, this does not have to be done "in-person" but it can serve as a middle ground between in-person conversations and passively thinking of customer opportunities.

3) Here are some circumstances you can listen for when talking to your customer that indicate Autobooks may be a good fit for them:

- Payment Chaos: do you know a customer that is struggling to keep up with managing their business? Maybe they're falling behind on collecting overdue payments from customers, or maybe they're spending hours and hours manually tracking payments and creating invoices. Autobooks technology automates many manual tracking steps for a business.
- Technology Distrust and Customer Service burns: Some customers have tried other third-party payment apps and have had a negative experience. Bad customer support, tech issues, or just too difficult to use. Autobooks appeals to customers that have been burned in the past since the solution is baked right into their bank account. Customers know they can trust the services you provide, and they love your customer service. Plus, you've got the Autobooks team providing great customer service too!
- New Beginnings: It's a great time to discuss Autobooks when you open new customer accounts! The solution is easy to use, and easy to get started...and priced right for new business owners.

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# AUTOBOOKS **ENROLLMENT**

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## Autobooks Pricing:

A pricing model made **simple and easy** to understand

**No** Hidden Fees | **No** Contracts | **No** Additional Use Charges | **No** Required Use Agreements

### - Enrollment Options -

#### Essentials Plan

- Send An Invoice
- Payment Link
- Checkout Pages
- Autobooks Capital

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**NO Monthly  
Subscription**

#### Premium Plan

- Payment Processing tools
- Autobooks Capital
- Accounting
- Reporting

**\$9.99 / mo.**

#### Card Not-Present Payments

- Invoices
- Payment Link
- Checkout Pages
- Manual Card Entry

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**3.49 %  
per transaction**

#### Card Present Payments

- Tap to Pay

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**2.75 %  
per transaction**

#### ACH (Bank Transfer)

- Invoices
- Payment Link

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**1.00 %  
per transaction**

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### ANIMATIONS ON THIS SLIDE

Now let's talk about pricing! (CLICK FOR ANIMATION)

- The customer pays no monthly subscription fee to use the features of the Essentials plan. (CLICK FOR ANIMATION)
- If the customer upgrades to our Premium plan, they'll pay a monthly subscription fee of \$9.99 (that's cheaper than two fancy coffee drinks!)

Regardless of what plan the customer uses, they will pay processing fees to accept payments from their customers. (CLICK FOR ANIMATION)

- If the end customer uses a credit or debit card to pay the business, the business owner will incur a processing rate of 3.49% of the amount paid.  
For example, if the end customer pays the business \$100 using their credit card, the business owner will be charged a processing fee of \$3.49. This fee is debited from their checking account.
- If the end customer pays through Tap to Pay (card-present), the business owner will incur a processing rate of 2.75% of the amount paid. So the same \$100

payment will come with a processing fee of \$2.75.

- If the end customer pays with a bank transfer, the business owner will incur a processing rate of 1.00% of the amount paid. So that same \$100 payment will come with a processing fee of \$1.00.

The business owner can choose to pass these fees on to the end customer by itemizing their invoice or adjusting the total amount due. NOTE: the business owner will want to check if their state or local authority allows them to pass along processing fees. Whether or not its allowable can vary by state or region!

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## Setup: Enrollment

LOG INTO  
ONLINE BANKING

1

- The customer (business owner) will use **existing credentials** for their business account to log into online banking.

ACCEPT TERMS  
& CONDITIONS

2

- Autobooks **Terms and Conditions** will appear. The customer will need to read and accept before continuing.

EXPLORE  
AUTOBOOKS

3

- Autobooks information boxes will appear on the screen. Customers can either **read through them or close them** to explore Autobooks tools before proceeding.

\* If a customer choose to close the information boxes, they will need to select and Autobooks feature, such as Invoicing or the Payment Link, when they are ready to continue.

ANSWER BASIC  
QUESTIONS

4

- The customer will answer basic questions about the business, then wait for **email notification** of payment approval from Autobooks.

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### ANIMATIONS ON THIS SLIDE

Enrollment is easy, and usually takes 10 minutes or less! (CLICK FOR ANIMATION)

- 1) The first step for the customer is to log in to online banking. (CLICK FOR ANIMATION)
- 2) Next, the user will accept Autobooks Terms and Conditions. (CLICK FOR ANIMATION)
- 3) At this point, the user is presented with basic questions that Autobooks needs answered in order to approve the business to accept payments through Autobooks. The user MAY click away from the questions to explore the app, but they MUST complete the questions in order to get approved.

Some notes on enrollment:

- The customer can sign up right in the branch (if they can log into online banking there) OR
- The customer can sign up in online banking 24/7
- Once the customer enrolls, they have access to all of the features of Autobooks Essentials plan.

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GO TO NEXT SLIDE.



## Setup: Payment Approval Process

### ASSESSMENT

**1**

- Autobooks will run the business data and information through an automated assessment.

### \* REVIEW \*

**1\***

- If the assessment requires a manual review, Autobooks will contact the customer and/or financial institution for more information.

### APPROVAL

**2**

- The customer will receive an email notifications that they have been payment approved and can start using Autobooks to get paid!

### \* DENIAL \*

**2\***

- If denied, Autobooks will email the decision to the customer along with instructions to call Autobooks for details.

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Once the customer answers the basic business questions, their information is then sent to the Autobooks team. They'll perform an automated risk assessment on the business and the business owner. Most businesses are auto-approved (this happens within a minute of the customer answering questions).

If the risk assessment results require manual review, Autobooks will review the business information within 2 business days. If Autobooks needs more information from the customer, they will send an email to the customer prompting them to login to online banking/Autobooks to respond.

Once Autobooks makes a final determination, they will notify the customer via email and display messages within Autobooks.

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# AVAILABLE **RESOURCES**

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## Customer Support Channels

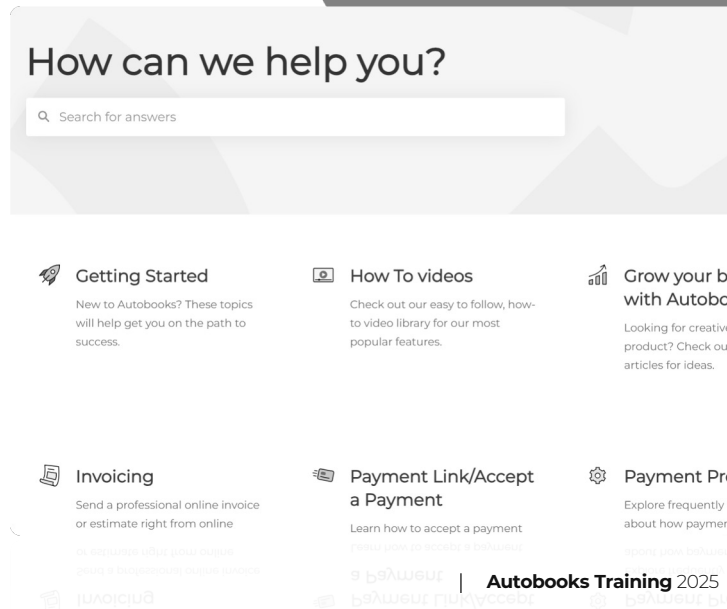
Autobooks Knowledge base:  
[help.autobooks.co](https://help.autobooks.co)

### You can find:

- Support articles
- How-to articles
- [Submit a ticket](#)

### Phone Support:

- 866-617-3122
- Monday – Friday
- 9am-6pm EST

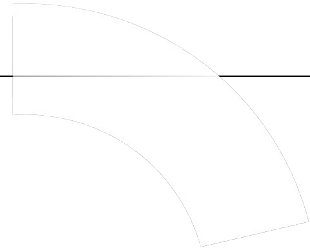
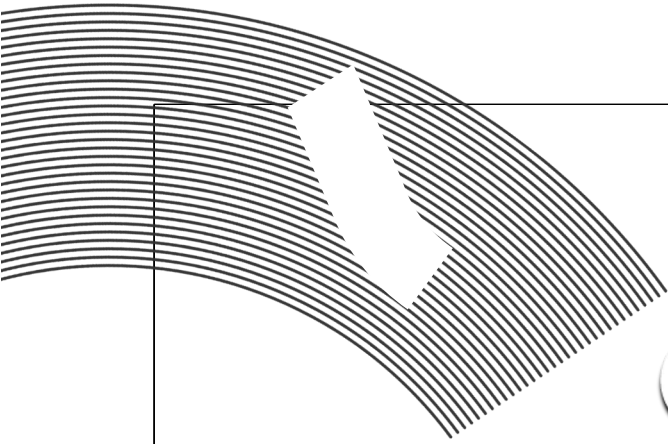


The Autobooks team is here to support our customers in using the features! Once a customer enrolls, a few things happen to welcome the customer:

- 1) The customer will receive a welcome email. This email details the Autobooks Support phone number (yes, they can talk to an actual person for help!) and a link to the Autobooks Help Center. The Help Center is accessible from inside of Autobooks, and it is also available outside of online banking at <https://help.Autobooks.co>.
  - The Help Center contains a robust knowledge base of helpful videos and articles.
  - The user can also submit a support ticket from the Help Center.
- 2) Our phone support is available M-F from 9am-6pm ET. If the customer calls Autobooks outside of those hours, they may leave a voicemail and someone from Autobooks will return their call the next business day.

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