# Getting to Know Autobooks:

## A Tour of the Invoicing and Payment Acceptance Plugins

June 2021

autobooks

# Welcome to the Autobooks Plugins

Autobooks has partnered with Jack Henry Digital to make integrated invoicing and digital payment acceptance standard features of Banno Online and Banno Mobile.

Small businesses are transitioning from accepting payments in person, to receiving payments online or in app. Get ahead of the MegaBank competition, and stand up to BigTech providers, by enabling business owners to request and accept both card and direct bank transfers directly from Banno Digital Banking — powered by Autobooks.

For a guided tour of the Autobooks experience, please continue reading.
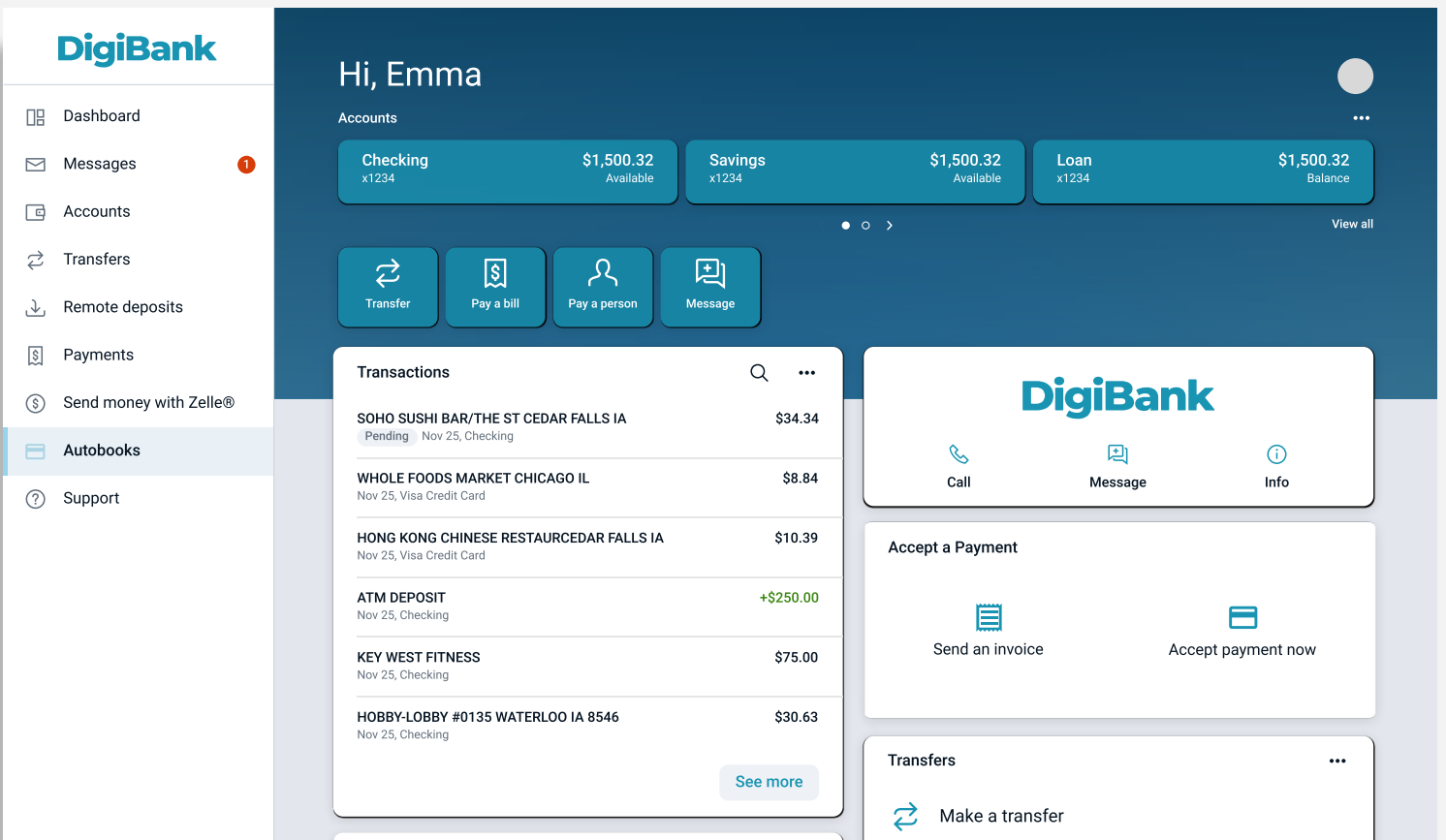
# Dashboard

Your SMBs will be able to access the new Invoice and Accept a Payment Plugins directly from the Banno Online and Banno Mobile dashboards.

**Invoicing Plugin** - Give your SMB clients the ability to easily send professional invoices

**Accept a Payment Plugin** - Offer SMBs and nonprofits a way to accept online or in-app payments

The SMB can self-enroll through our online small business enrollment process. [Click here](#) for more details (link to the enrollment doc) Once enrolled, they can start accepting card and ACH payments in app or online.  Each time they get paid through Autobooks, they pay an interchange fee.  We revenue share that with the FIs.  If they want, they can also later choose to upgrade their Plugin to include Accounting and Reporting – powered by Autobooks.  Please continue reading for more details.

Invoices    Estimates    Customers    Payments    Products/Services    Invoice Settings

⊞ New invoice

Search criteria ⌄

Export

| Name | Status | Invoice # | Due date | Total amount | Balance due |
|------|--------|-----------|----------|--------------|-------------|
| Calvin Warren | Due | 934248 | 02/22/2020 | $242.00 | $242.00 |
| Gladys Alexander | Due | 934265 | 02/15/2020 | $73.00 | $73.00 |
| Diane Mccoy | Partial payment | 934363 | 02/04/2020 ↻ | $257.00 | $170.00 |
| Randall Miles | Active | 934250 | 01/28/2020 ↻ | $185.00 | |
| Johnny Pena | Due | 934398 | 01/28/2020 | $67.00 | $67.00 |
| Ronald Webb | Paid | 934327 | 01/24/2020 | $218.00 | $0.00 |
| Serenity Fisher | Past Due | 934276 | 01/23/2020 ↻ | $115.00 | $115.00 |
| Nathan Wilson | Active | 934268 | 01/23/2020 ↻ | $92.00 | $0.00 |
| Bessie Hawkins | Cancelled | 934373 | 01/17/2020 | $214.00 | |
| Marvin Russell | Partial payment | 934274 | 01/17/2020 ↻ | $235.00 | $30.00 |

# Invoices

Autobooks makes it simple for a small business owner to send professional invoices and estimates directly to a customer's inbox. And because the small business receives payments directly into their business account, the FI is better able to monetize these transactions and experience healthy deposit growth as a result.

The various tabs available in this screen allow the user to manage invoices in multiple ways. To personalize an invoice, for example, a user can select Invoice Settings from this array, and add a logo or change a header color.

To help with collections, invoices can be set to recur. Automated reminders and late fees ensure nothing slips through the cracks. To set up, a user can simply set an invoice to recurring when creating a new invoice.

**DigiBank**

Payment Form    Payments    Payment Form Settings    Reporting/Accounting

---

▭ **Accept a payment**

Enter your customer's payment information and accept credit card and ACH payments.

[ Accept a payment ]

---

◁ **Share your Payment Form link**

Copy your unique Payment Form link and send it to customers to allow them to pay online:

**https://dev.autobooks.co/pay/green-belle-lawn-care-1**

[ Copy link ]

# Accept Payments

For many small businesses, the customer oftentimes dictates the way a payment is made. Accepting multiple forms of payments, however, can cause issues when it comes to reconciliation. Autobooks streamlines this whole process by providing the payee with one payment form and the business owner with one platform to manage all incoming payments.

The Accept Payments screen offers a number of useful options. For example, a business owner can simply select the Accept a Payment option to accept a payment on the spot. For online payments, a user can share a unique, secure payment form link with a customer in a number of ways, such as by email or text message. Users who prefer to take donations or contributions, such as a church or nonprofit, can customize their form to use "contribution" or "donation," in lieu of "payment."

Invoices    Estimates    Customers    Payments    Products/Services    Invoice Settings    **Reporting/Accounting**

## Welcome to Autobooks

Autobooks is the first payments and accounting platform for small business that is integrated right inside your business checking account. This means you can access the full Autobooks experience in the same place that you take care of your vital banking tasks.

Autobooks provides an easy-to-use receivables solution (invoicing and payments), a convenient bill pay solution, an at-a-glance dashboard, and automated reporting and accounting functionality

Automate tedious bookkeeping tasks with transaction matching and categorization features

Gain access to financial reports that help you manage the health of your business

Create and edit income categories for your invoices and expense categories for your bill payments.

Link third-party financial accounts to get a holistic snapshot of your business finances

Free for 3 months, then just $9.99/month. Accept credit card payments at 2.89%. Accept ACH at 1.00% and lockbox at 1.99% ($10.00 cap)

**Activate Autobooks**

Need to chat? You can call us at **(866) 617-3122** or send us an email at **support@autobooks.co**

# Upgrading to Accounting & Reporting

Small businesses are focused more on getting paid than they are on managing their books.  That is why Invoicing and Payment Acceptance are the most commonly utilized features of Autobooks.  However, there is a great opportunity to help SMBs transition away from managing their books via pen and paper, spreadsheets, or complicated third-party applications when the time is right.

For those SMBs that want more than just payment acceptance and invoicing, there is an option to add accounting and reporting for a monthly fee of $10. Once activated, your FI will receive revenue share.

To activate this upgrade, the SMB would simply choose the Accounting and Reporting menu at the top of either Plugin.  Once selected, they will be directed to a landing page that describes the Accounting and Reporting features, benefits, and monthly pricing.

**DigiBank**

Close ✕

**Green Belle Lawn Care**

▦ Dashboard
▤ Invoices
▭ Pay Bills
▥ Accounting
≡ Reports
⚙ Settings
? Need Help?
→ Logout

Customer payments   Vendor payments

Incoming payments  3
$2,670

Coming due  5
$14,430

Past due  3
$3,560

**Customer payment totals**

Month-to-date                    $11,000

Year-to-date                     $5,048.76

▭ Payment Form                    Learn more about Payment Form

Send this link to customers to allow them to pay online:

https://autobooks.co/pay/green-belle-lawn          Copy

**Total cash**

REGULAR SAVINGS                  $21,098

E-WARDS CHECKING (*1213)     $59,695.08

YOUNG INVESTORS (*7879)      $90,040.25

▤ Andrew Holstead has invoices that are overdue

Andrew Holstead has paid you $4,778 over the past 12 months

▭ Kristin Hope has paid you $75.72

**Invoice #4536001**

Kristin Hope has paid you $4,778 over the past 12 months

# Dashboard

Maintaining healthy cash flow is critical to the success of any small business. Autobooks prioritizes this critical aspect of the business through the dashboard view. The dashboard screen keeps users up to date on receivables — such as incoming payments, coming due payments, and past due customer payments.

In addition, the right pane displays revenue totals collected through the Autobooks system, as well as real-time balances of affiliated accounts held at your FI. Third-party accounts can also be connected, to accommodate a variety of use cases.

Helpful updates just below keep the user informed on a variety of payment activities.

**Green Belle Lawn Care**

- ⊞ Dashboard
- ▤ Invoices
- ▭ Pay Bills
- ▥ Accounting
- ≡ Reports
- ⚙ Settings
- ⊘ Need Help?
- ⊡ Logout

Accounts    Advanced    Quickbooks import

Balances    Transactions    Rules

⊞ **Add account**

| Account name | Type | Last updated | Total |
|---|---|---|---|
| **TD BUSINESS CONVENIENCE PLUS (4333)** | Checking | 08/13/2020 | $10,327.19 |
| **REGULAR SAVINGS** | Savings | 07/25/2020 | $20,347.87 |
| **BUSINESS/ORG SAVINGS** | Savings | 08/06/2020 | $8,127.24 |
| ★ **TWO STAR CHECKING** | Checking | 08/12/2020 | $5,007.63 |
| Total | | | $43,809.93 |

# Accounting

To simplify tedious accounting tasks, Autobooks also offers an accounting ledger that automatically updates after every transaction. To access, a user clicks on Accounting in the left navigation pane. Once there, a user can select a specific account and view up-to-the-minute balances and transactions for specific accounts.

All transactions displayed are populated automatically from the FI's core system and can be categorized by the user as they see fit. As a result, the user no longer has to worry about conducting batch uploads at the end of a business day. Rules can also be set up for specific accounts, to help organize activities in a way that impacts financial reports appropriately.

**Green Belle Lawn Care**

- ⊞ Dashboard
- ▤ Invoices
- ▭ Pay Bills
- ▥ Accounting
- ☰ Reports
- ⚙ Settings
- ⓘ Need Help?
- ⇥ Logout

**Customer Balances**
Sometimes called accounts receivable aging, this report tells you which customers owe you money, how much, and how long they have owed it to you.          >

**Vendor Balances**
Sometimes called accounts payable aging, this report tells you which vendors you owe money to, how much, and how long you have owed it to them.          >

**Profit and Loss**
Sometimes called the Income Statement, this report subtracts your expenses from your income to give you Net Income, also known as the bottom line.          >

**Balance Sheet**
This is a snapshot of what your company owns and owes; a summary of your assets, equity, and liabilities.          >

**Fee Detail**
This report shows you how much you've paid in fees to Autobooks for each of your transactions through invoices, payment form, and other sources.          >

**Journal**
Sometimes called the General Ledger, this report shows you the accounting impact, the debits and credits, behind all of your transactions.          >

**Budget**
This report compares your estimated income and expenses to your actual income and expenses. It shows you how close you are to your budget goals.          >

# Reports

Small businesses don't have the time, or often the expertise, to keep up-to-date financial records. The reports screen, accessible by clicking Reports from the left navigation pane, offers a wide range of automated reports.

When a business gets paid, their profit and loss statement is updated. When the business sends a customer invoice, their balance sheet reflects the latest update. A user can view customer balances, vendor balances, sales tax information, and more. Reports can also be exported to an XLSX format for easy sharing. To export, simply click the button at the top of each report screen.