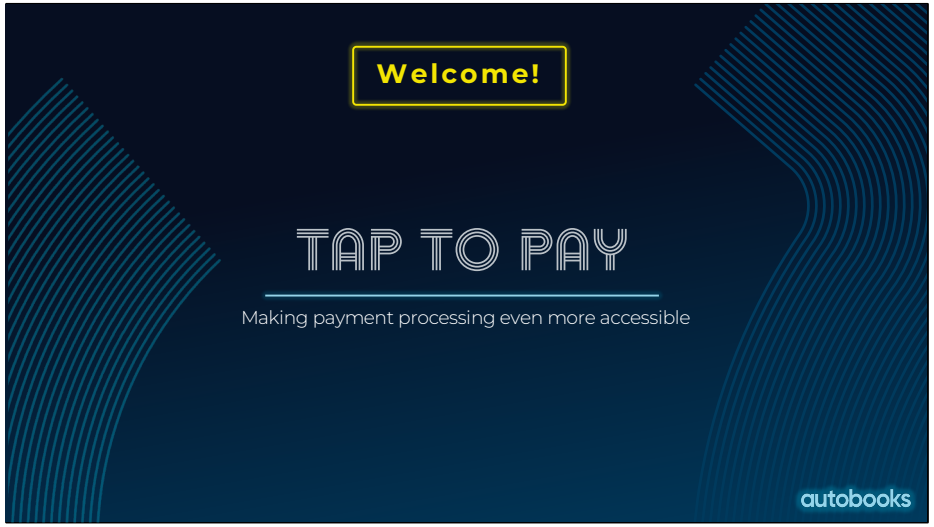

BEFORE YOU BEGIN:

- This is a supplemental training deck to the Basics of Autobooks training provided in the training kit. We recommend you train staff on The Basics as a prerequisite, but it is not required.
- There are only a few slides with animations in them, however in order to view all notes 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 an additional way of payment acceptance for customers that own small businesses. The Tap to Pay on iPhone is a tool in addition to other Autobooks payment acceptance tools like Send An Invoice and Accept A Payment / Payment Link.

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

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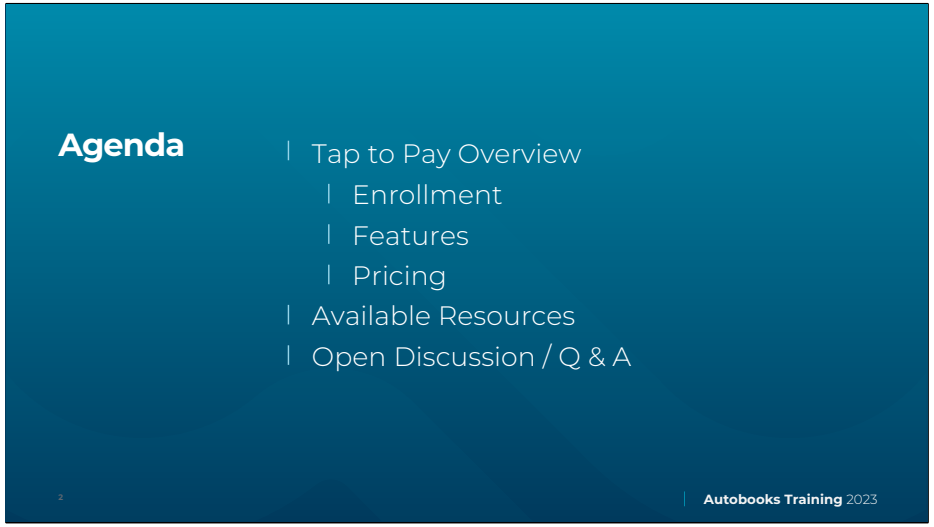

*ANIMATIONS ON THIS SLIDE

Review the agenda items with the audience.

EACH AGENDA ITEM ENTERS ON CLICK

GO TO NEXT SLIDE.

Let’s first talk about what Tap to Pay is.

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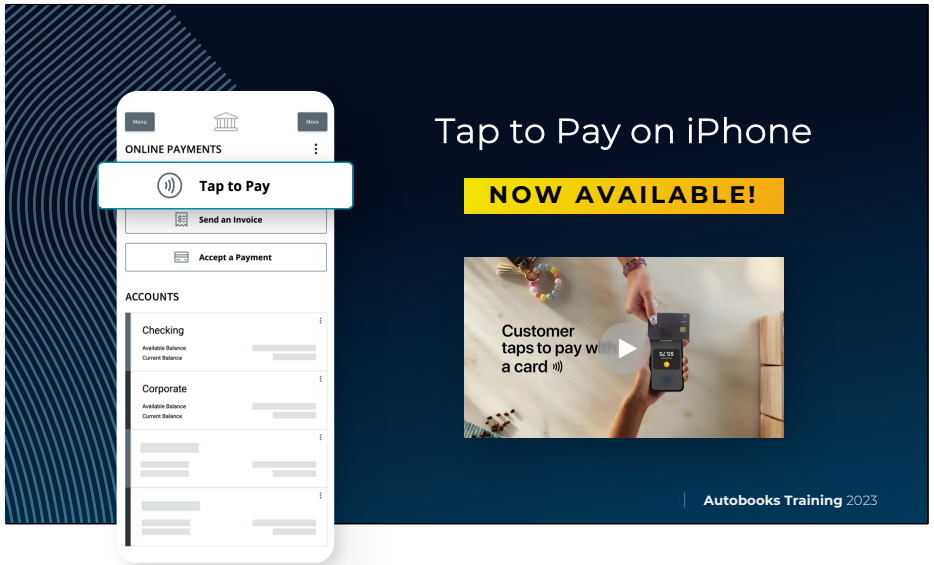

Tap to Pay is an exciting new way for our small business customers to accept payments from *their* customers in person using Autobooks and their iPhone.

This payment processing option is available in addition to the other Autobooks tools (Send An Invoice & Accept A Payment /Payment Link)

Tap to Pay is only available for business owners that use an Apple iPhone.

PLAY TAP TO PAY VIDEO IF TIME PERMITS

GO TO NEXT SLIDE.

Enrollment with Tap to Pay is as simple as enrollment into Autobooks, with a few additional requirements put in place.

Current Autobooks customers will have a more simple enrollment process, while those new to Autobooks perform a few more steps.

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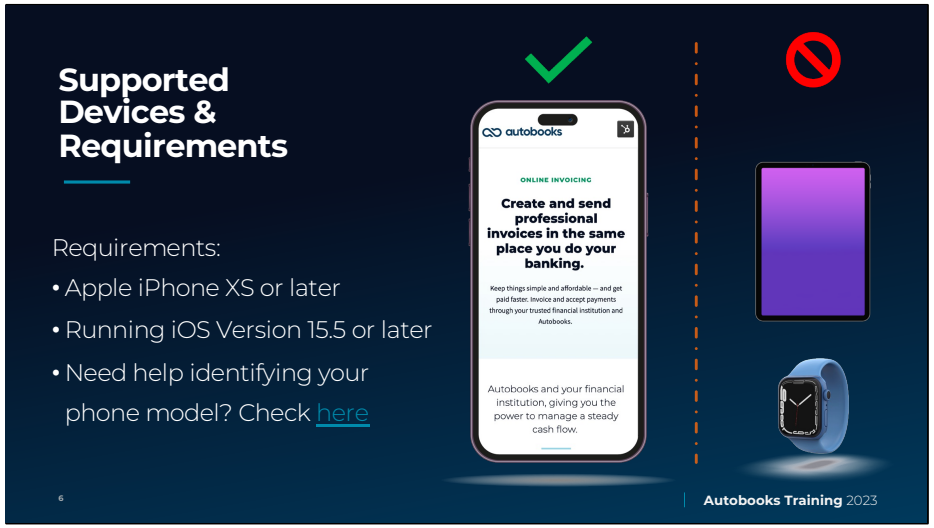

First and foremost, there are device and system requirements in place for a business owner that wants to enroll in Tap to Pay on iPhone with Autobooks.

Any business that wants to enroll in Tap to Pay must be using an iPhone XS or newer model.

These models include:
•iPhone XS, iPhone XS Max
•iPhone XR
•iPhone 11, iPhone 11 Pro, iPhone 11 Pro Max
•iPhone 12, iPhone 12 Mini, iPhone 12 Pro, iPhone 12 Pro Max
•iPhone 13, iPhone 13 Mini, iPhone 13 Pro, iPhone 13 Pro Max
•iPhone 14, iPhone 14 Plus, iPhone 14 Pro, iPhone 14 Pro Max
•iPhone SE 3

If a business owner does not have one of these iPhone models, they will not be able to enroll in Tap to Pay. A business owner cannot use their iPad, Apple Watch, or other Apple device when enrolling or using Tap to Pay.

In addition to meeting the device requirements, they also must have iOS Software version 15.5 or later on their phone.

If a customer is unsure if their device meets the necessary requirements, there is available support on Apple's website that helps guide them on how to determine this information.

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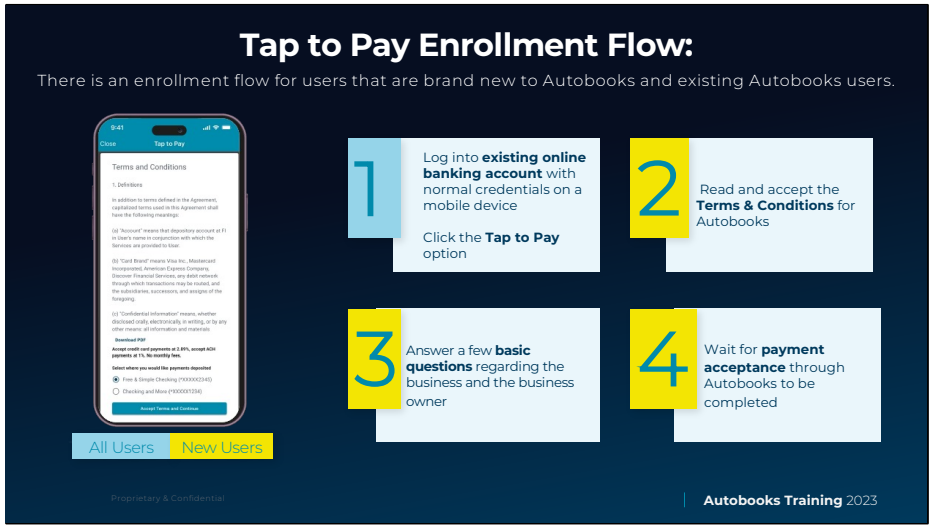

The enrollment flow is very simple and only takes about five (5) minutes.

Some notes on enrollment:

- The steps highlighted in yellow are **only applicable** to **NEW** Autobooks users.
- All steps that are highlighted in blue will apply to any user enrolling into Tap to Pay on iPhone

1) The first step for the customer is to log in to online banking through the mobile banking application.

2) Next, they'll click on the Tap to Pay option. The customer will see some terms and conditions to read and accept,
then they'll answer a few basic questions regarding their business.

3) The customer's information is sent to the Autobooks team. They'll perform a quick risk assessment on the business and the business owner, and then the notify the customer once they can start collecting payments. This step is usually completed within a few minutes. If an assessment needs a manual review,

Autobooks will reach out to the customer for more information and inform the customer when they can start using the tools to get paid.
If a manual review is needed, the enrollee will be stopped until they receive notification that they can start accepting payments.
More information on Slide 9

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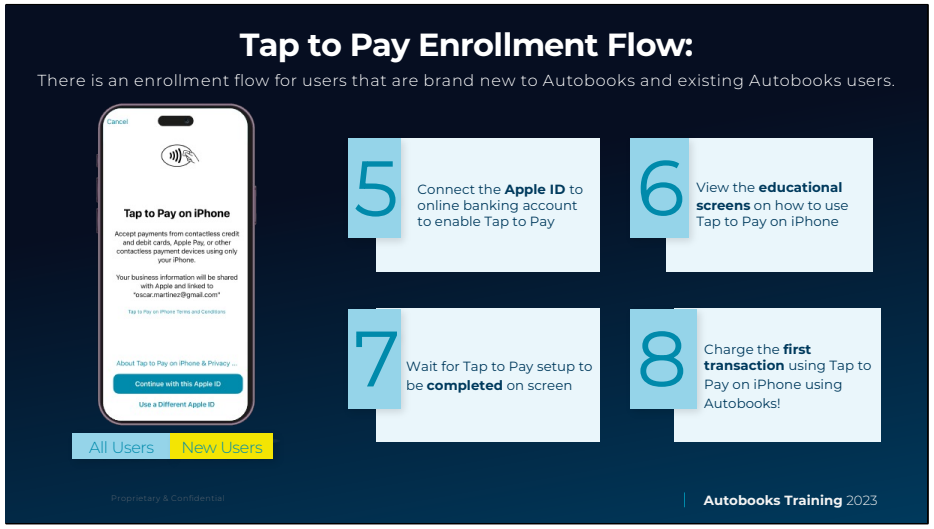

ENROLLMENT CONTINUED

5) Once a user has been approved for payment acceptance, they will need to connect their desired Apple ID to their online bank account in order to enable Tap to Pay
 - The user can choose to use the Apple ID currently set up on their device, or they can choose to use a different Apple ID in order to connect Tap to Pay

6) Apple provides two educational screens on the process of using Tap to Pay on iPhone. These two screens depict how a business owner can take payments via chip enabled cards or through digital wallets such as Apple Pay

7) Tap to Pay on iPhone will be connected once the educational screens have been viewed. This step can take anywhere from 30-60 seconds. The User must wait for this process to be completed.

8) Once completed, they will be launched into the Tap to Pay platform where they can begin using Tap to Pay and complete their first transaction.

Some notes on enrollment:

- The steps highlighted in yellow are **only applicable** to **NEW** Autobooks users.
- All steps that are highlighted in blue will apply to any user enrolling into Tap to Pay on iPhone
- All users must go through steps 5 – 8 in order to complete the Tap to Pay enrollment / setup

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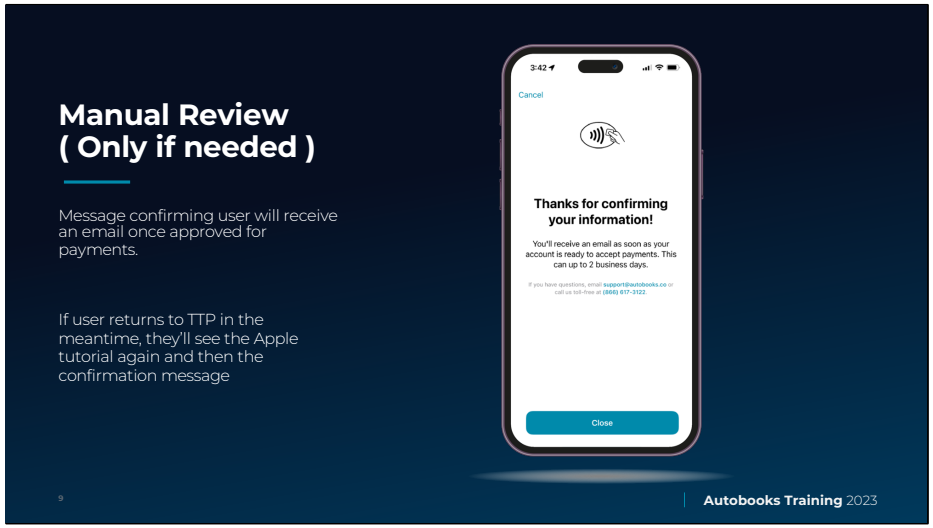

If a customer needs a manual review before they begin processing payments, they will see an on-screen message. The customer will receive an email when their account is ready and approved to accept payments.

If the customer should return to the Tap to Pay tool before they receive approval, they will see the Apple Educational screens again, followed by the same confirmation message.

Once they are approved for payment acceptance, the customer will complete steps 5-8 from the enrollment process to start receiving payments with Tap to Pay.

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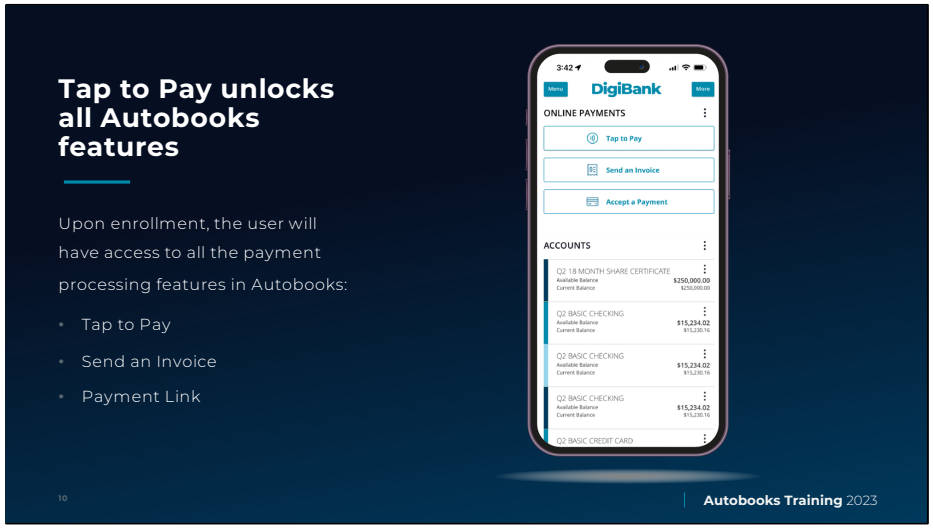

When a **new Autobooks user** enrolls in Tap to Pay, they will also gain access to the Send An Invoice **AND** the Accept A Payment / Payment Link tool.
They will not need to complete enrollment for all three products separately.

ADDITIONAL NOTES:

- Existing users that already have access to Send An Invoice and the Accept A Payment / Payment Link tool will just need to complete the enrollment for Tap to Pay to enable it.
- Enrollment for Tap to Pay must be completed in the mobile application for online banking

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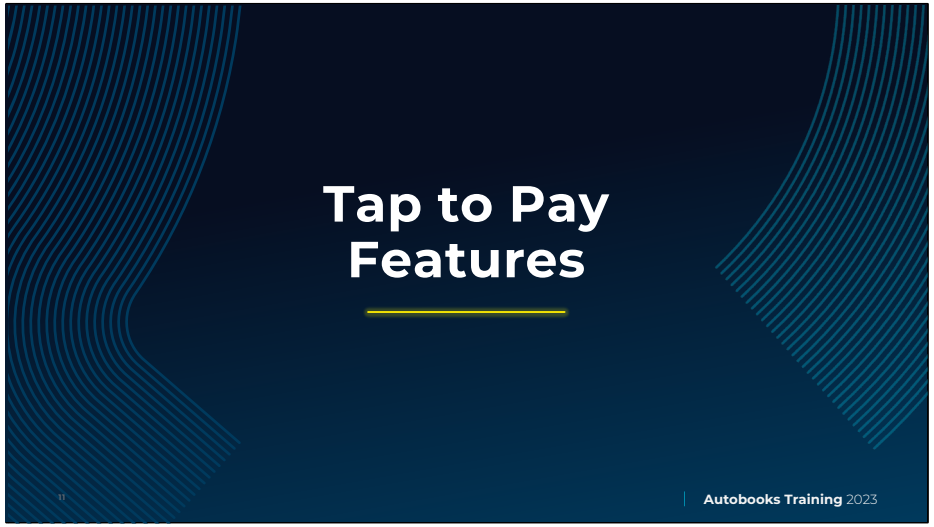
Tap to Pay Demo



Let's dive into the features of Tap to Pay and talk about how this works!

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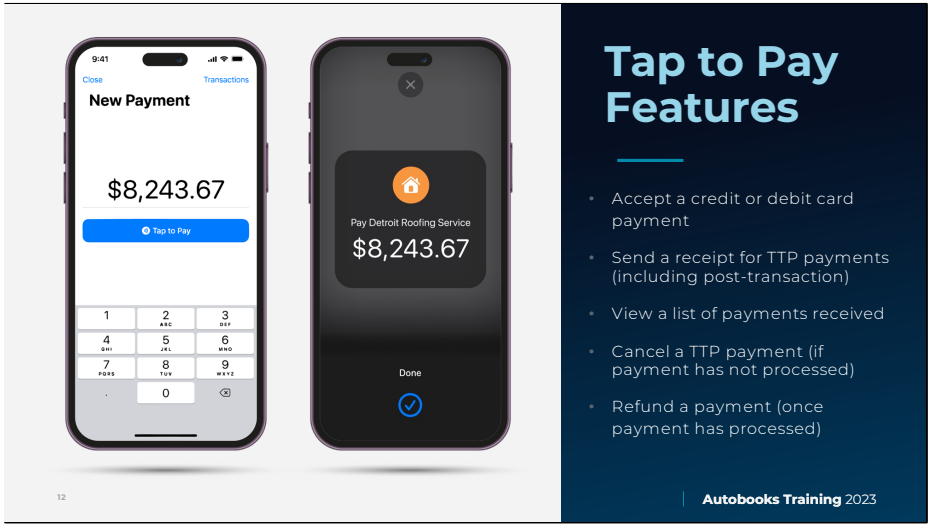

Tap to Pay is great for customers to be able to take payments from *their* customers, in person, with chip enabled payment options or digital wallets.

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

- Accept credit or debit card payments from contactless enabled cards and digital wallets
- 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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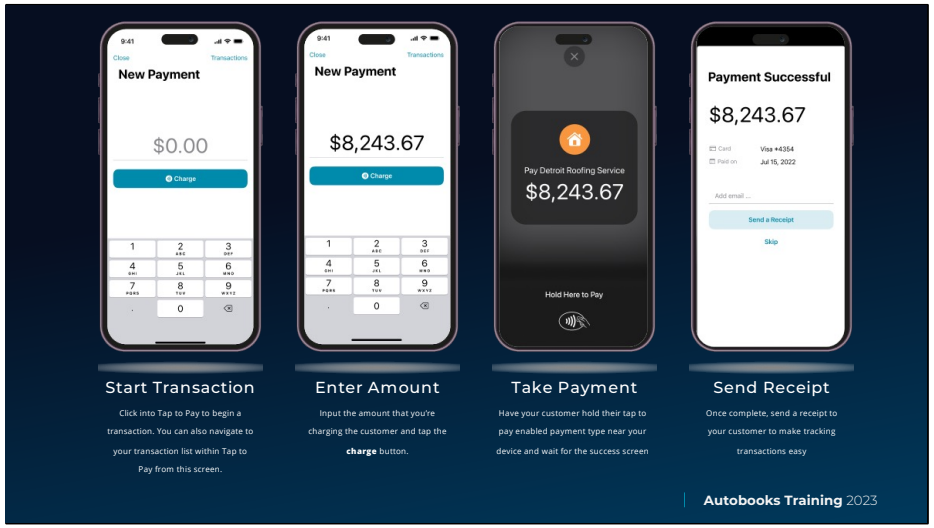

When it comes to using Tap to Pay, the process is simple

To complete a transaction, the business will:

1) Click on Tap to Pay inside of the mobile online banking app
2) Enter in the amount they want to charge their customer and tap the Charge button
3) When the Tap to Pay screen appears, the paying customer holds their enabled payment type near the device and waits for the successful payment screen to appear
4) Once the payment is completed, and the successful payment screen appears, send a receipt to the end customer

That's it!

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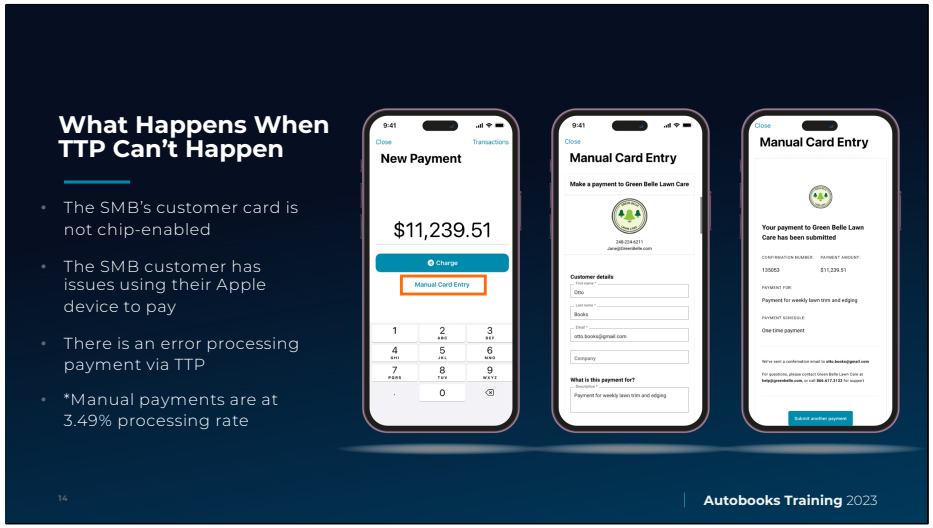

When Tap to Pay is unavailable for taking a payment or if an error occurs, the user can still take payments from their customer by using the Manual Card Entry option shown on screen. Here's how it works:

1) Tap the Manual Card Entry option on screen
2) Once the payment form loads, the business owner (or end customer) can complete the form with their appropriate information and payment details, and process that payment.
3) A confirmation for the payment will appear, they can navigate back to the Tap to Pay screen or continue back to viewing Tap to Pay transactions

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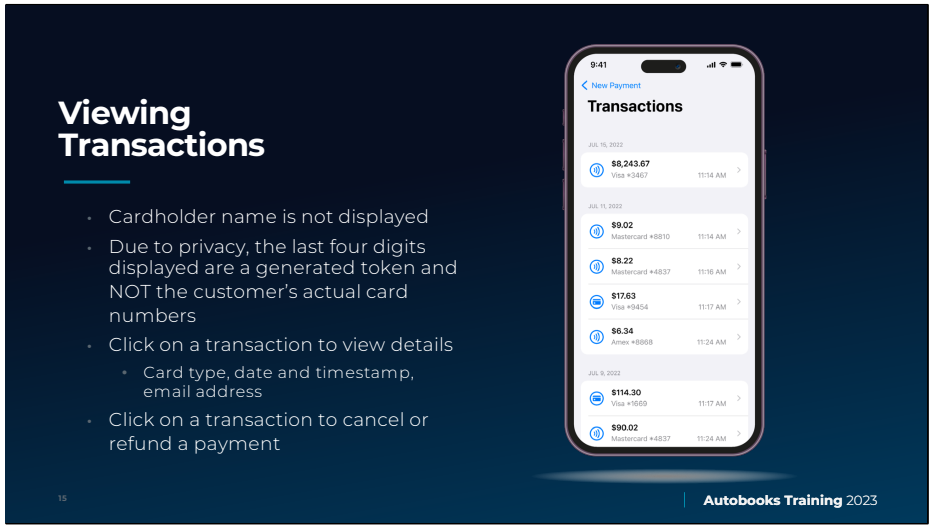

All transactions completed with Tap to Pay will be listed in the Transactions tab, which is available from the main screen. When viewing these transactions, there are a couple things to note:

- Each transaction will only display a minimal amount of detail due to privacy set up with Apple.
    - For example, the name of the end paying customer (or cardholder) will not be displayed.
- The transaction details will include the card type, date, and timestamp
    - In addition, as long as a receipt was sent for the transaction, the customer's email address will also be displayed

- The last four (4) digits displayed may not be the customer's actual card numbers, but instead a generated token. Again, this level of security helps protect the end paying customer
- Each transaction processed with Tap to Pay will have the option to either be canceled or refunded

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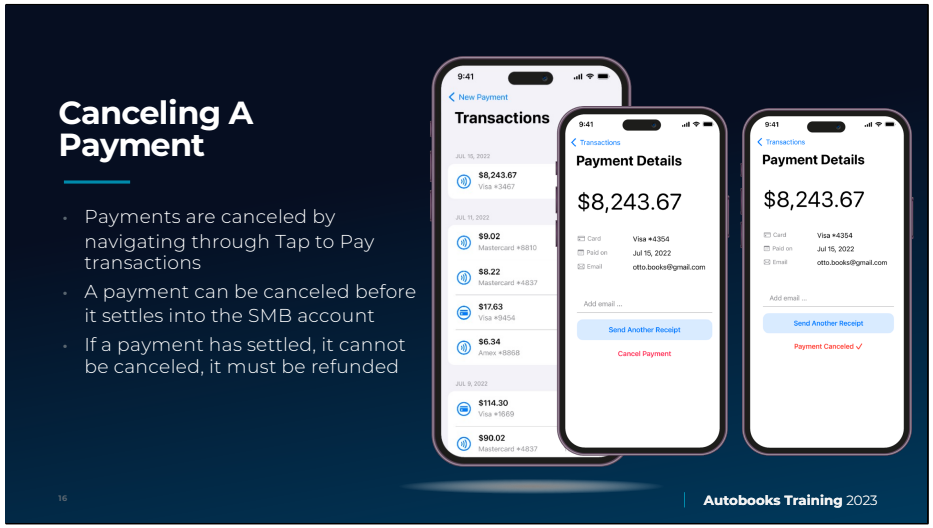

In order to cancel a payment, the user must first navigate to the Tap to Pay transaction list.
There is only a certain period of time available for when a business can **cancel** a payment.

Once the correct transaction has been found, the user will click Cancel Payment.

- A payment can be **canceled** if it has not settled into the business owner's account.
- If the payment has settled, it must be refunded instead. NOTE: Tap to Pay will only display the option available (cancel or refund), the customer does not have to make a decision on what to do.
- Once a payment has been canceled, a prompt will display showing the new updated status of that payment

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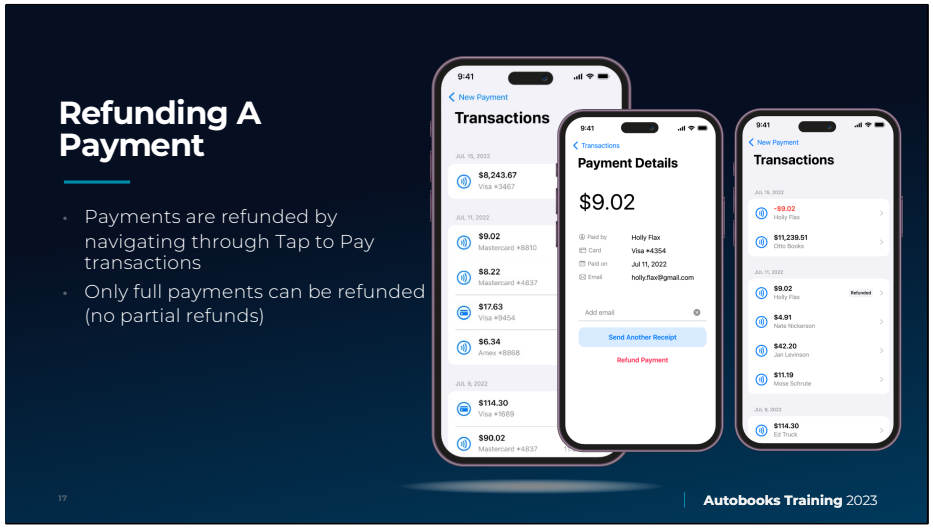

In order to **refund** a payment, the user will navigate to the Tap to Pay transaction list.

Once the correct transaction has been found, the user will click Refund Payment.

NOTE:
- Partial refunds may not be refunded through Tap to Pay
- Only full payments can be refunded
- Once a payment has been refunded, a prompt will display showing the new updated status of that payment

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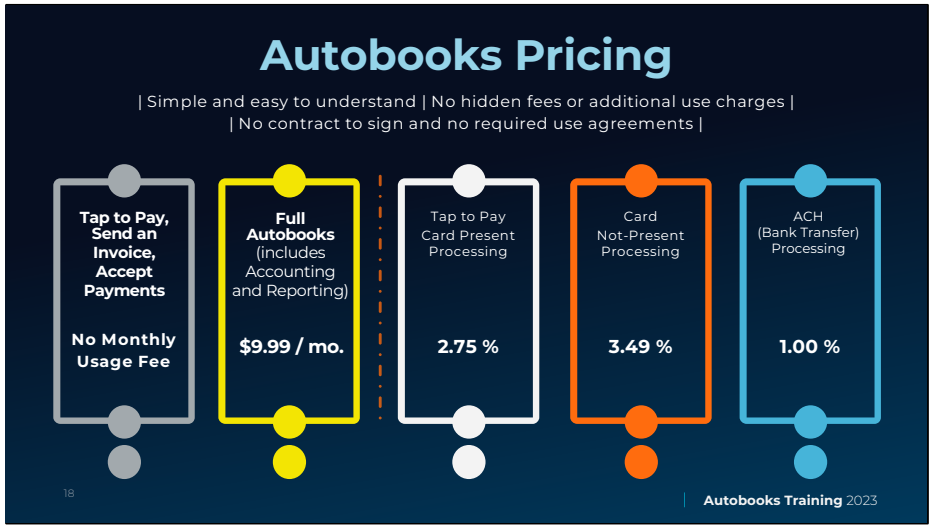

*ANIMATIONS ON THIS SLIDE

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

- The customer pays no monthly subscription fee to use the basic tools of Tap to Pay, Send an Invoice and Accept Payments. (CLICK FOR ANIMATION)
- If the customer upgrades to add accounting and reporting features, they'll pay a monthly subscription fee of $9.99 (that's cheaper than two fancy coffee drinks!)

Regardless of what tool the customer uses, they will pay processing fees to take payments digitally from their customers. The processing rate will depend on the method in which the business owner is charging the payment, and the end customer is paying. (CLICK FOR ANIMATION)

- For Tap to Pay transactions, the end customer must use a chip / EMV enabled credit or debit card or digital wallet such as Apple Pay. With these transactions, the business owner will incur a processing rate of 2.75% of the amount paid.
    - If the business uses the Manual Card Entry option within Tap to Pay, the payment will be Card Not Present and be charged a processing fee of 3.49%

- For manual entry payments, such as through Send An Invoice or the Payment Link, the end customer will have three (3) options in order to make their payment.
    - 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.
    - If the end customer pays with a bank transfer, the business owner will incur a processing rate of 1.00% of the amount paid.

For example, on a $100 charge, if the customer uses their credit / debit card via tap to the pay (or card present transaction), the business owner would incur a charge of $2.75.
On that same $100 charge through a card not-present transaction (send an invoice or payment link or manual entry using tap to pay) the business owner would incur a charge of $3.49. And if the end customer were to use their bank account to make these payments, the business owner would incur a charge of $1.00 on this same transaction.

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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Tap to Pay Demo

What about our business customers that have employees? Can they also use Tap to Pay to accept payments?

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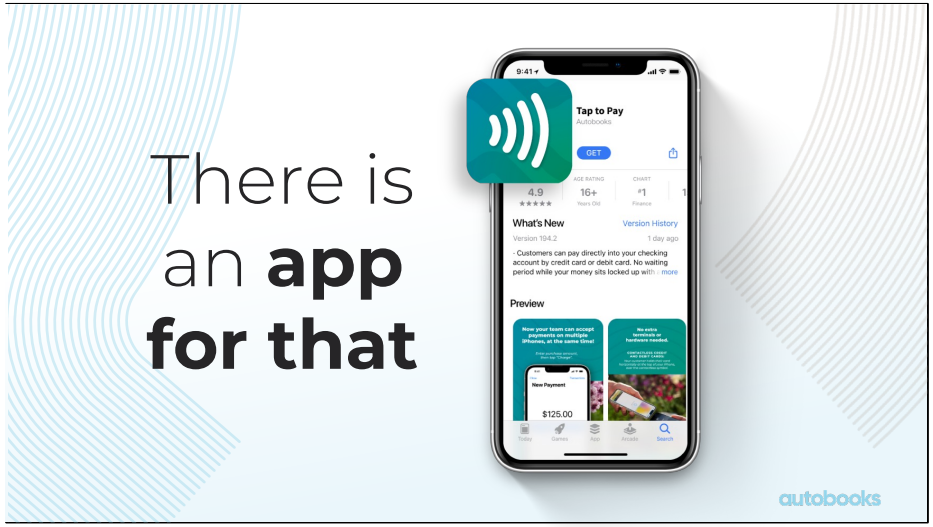

Autobooks built an app for that!

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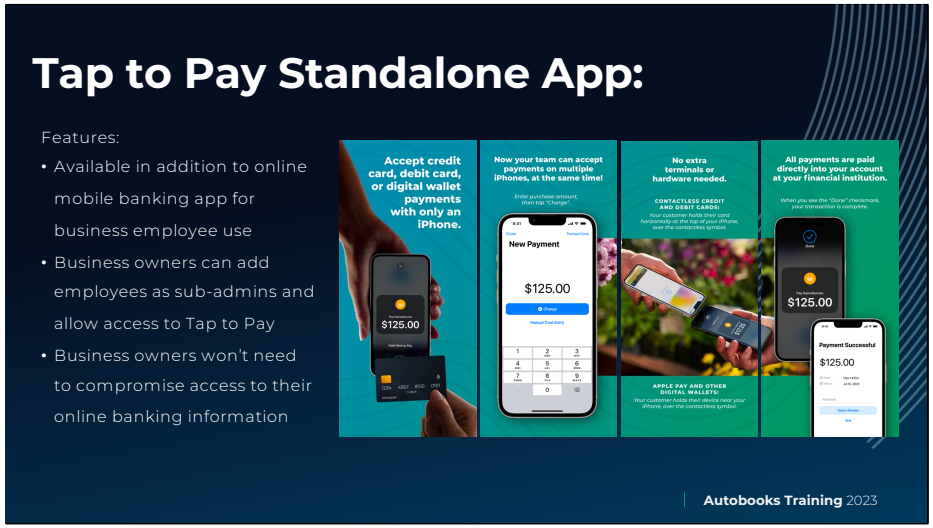

The Tap to Pay app is:

- A standalone app for download that business employees can use to accept payments
- Allows business employees to accept payments through Tap to Pay and have payments still process directly into the connected business account
- Business owners do not need to grant access to online banking for employees to be able to use this app

NOTES FOR THE TAP TO PAY APP:
- Business owners must add employees as sub-admins within Autobooks to grant access
- Available in the iOS App Store
- App is a free download
- Employees (sub-admins) must have their own credentials to log into the app
    - These credentials are created when an employee is added as a sub-admin
- Employees / sub-admins do not need any additional hardware other than an iPhone that meets the Tap to Pay requirements

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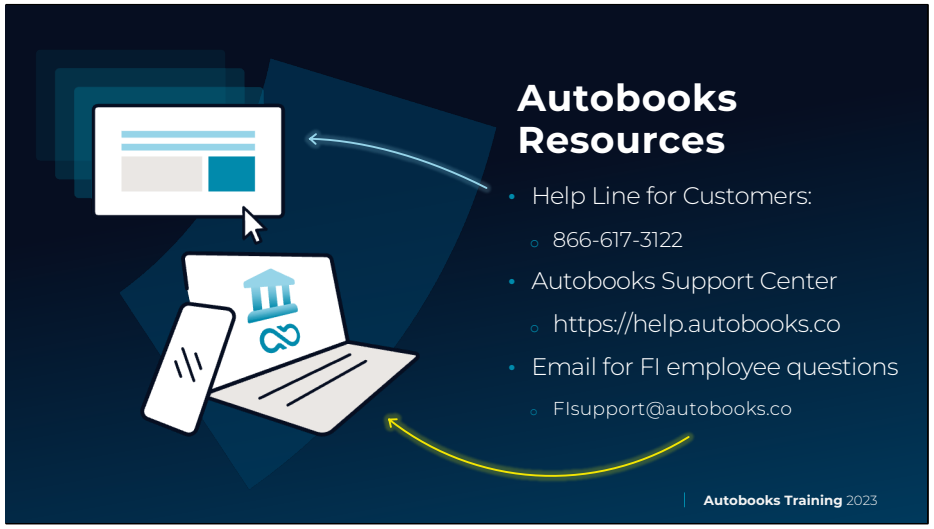

*AUTOMATIC ANIMATIONS ON THIS SLIDE

Autobooks support is available in several ways.

Customers can call us directly at 866-617-3122

The customer can search our knowledge base for answers too.

The Autobooks Support team is available for YOUR questions via email at Fisupport@autobooks.co (yes, the address is a .co and NOT a .com).

GO TO NEXT SLIDE.

Open Discussion / Q & A

Thank you for attending!