monit

Built for Bankers by Bankers

Actionable Intelligence For Bankers & Businesses They Serve

Pre-integrated with Q2

Recognized By

AMERICAN BANKER · BARLOW RESEARCH · CELENT · datos INSIGHTS · Finovate · javelin

Monit is pre-integrated with digital banking to automate lead generation for business bankers by leveraging transaction & accounting data while providing a unique Digital CFO experience for business owners.

Grow Deposits & Fee Revenue. Win Back Primary. Improve Sales Culture.

Leadership Team

Steve Dow
CEO & Founder
Ex-Webster Bank

Ryan Johnson
Chief Customer Officer
Ex-City National Bank

Rian Stockbower
Chief Technology Officer
Ex-First Republic Bank

About Monit & Q2

- Founded in 2019 by Team of Former Bankers
- Partnered with 35+ Banks & Credit Unions
- Integrated with Q2 since April 2022
- Live with 10+ Q2 Financial Institutions & 4 FIs above $200bn Assets
- Investors include JAM Fintop, TTV Capital, BankTech Ventures, American Bankers Association

Clients Include

TD Bank
Citizens
Citizens Business Bank – A Financial Services Company
Bank of Tennessee
FVCbank – Success has a bank.
Texas Security Bank
b1BANK
FAIRWINDS
OLD GLORY BANK™

Business owners and the Banks that serve them, cope with tough, but connected problems

SMB Problems

1. 82% fail due to cash flow mismanagement
2. Not Financial Experts
3. Too many hats, not enough time

FI Problems

1. Bankers manage too many clients
2. Data is everywhere and not actionable
3. Sales Culture is under construction

Monit offers two products within Q2's Innovation Studio

monit

External Accounting Based Insights Engine

- ✔ Define wallet share by customer
- ✔ Attract/Retain SMBs with industry-leading 'Digital CFO' tools
- ✔ Uncover the holistic financial profile & highly-qualified leads per client

Primary data source is accounting data (e.g., QuickBooks)

Integrations Available

intuit quickbooks. xero FreshBooks

moniCore

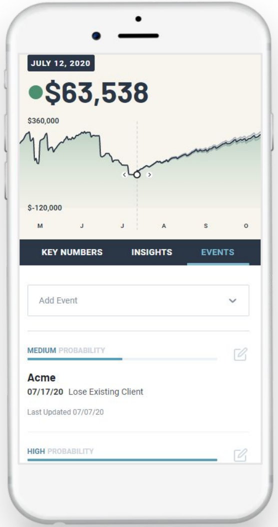
Internal Transaction Based Insights Engine

- ✔ Cross-Sell insights by product for entire business portfolio
- ✔ Proactively identify attrition risk
- ✔ Automate portfolio analytics at scale

Primary data source is bank transaction data

Monit enables Banks to supercharge digital advice at scale for SMB owners...
...*and* provides a never-before-seen view of your business banking portfolio

SMBs:



- A “Digital CFO”
- Cash Flow forecasting
- Personalized Insights
- Business Valuation
- Scenario Planning
- Industry Benchmarks
- Multi-Business Compatible

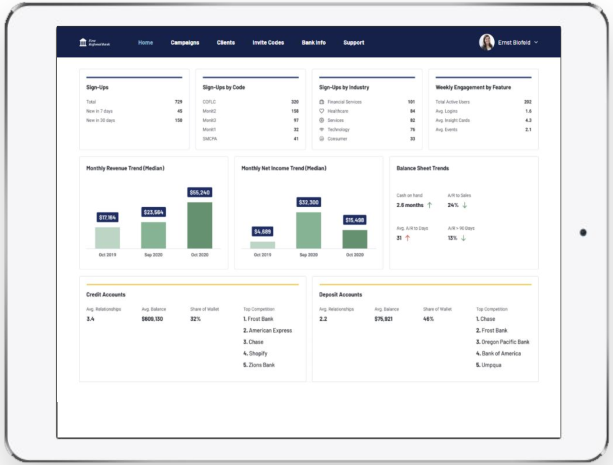
Integrations Available

quickbooks

xero

FreshBooks

Banks:



- Dashboard for Real-time Portfolio Analytics
- Share of wallet Automation
- Campaign Builder Tool
- Next Best Product/Action insights

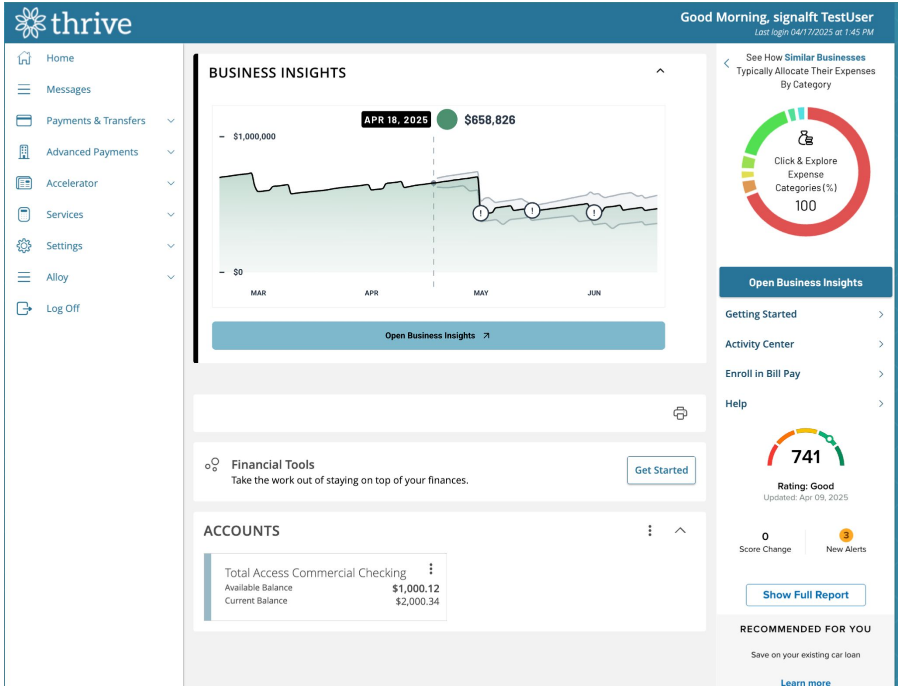
CRM Integrations Available

salesforce

Microsoft Dynamics 365

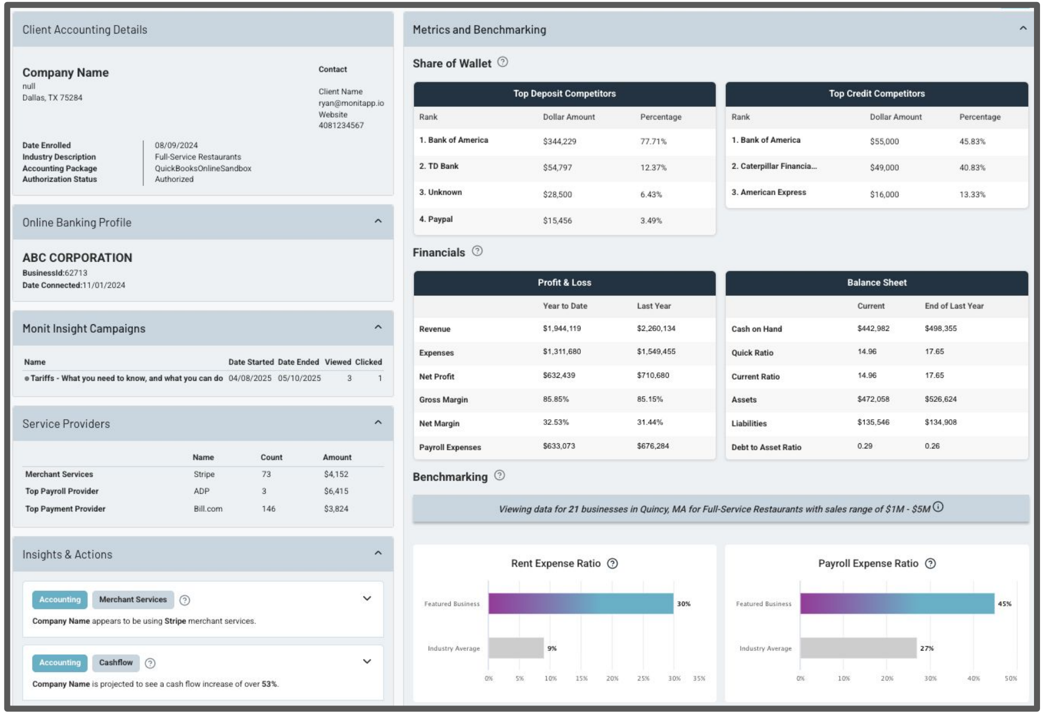
monit

Monit supports both Q2 Commercial & Composable Dashboard UI

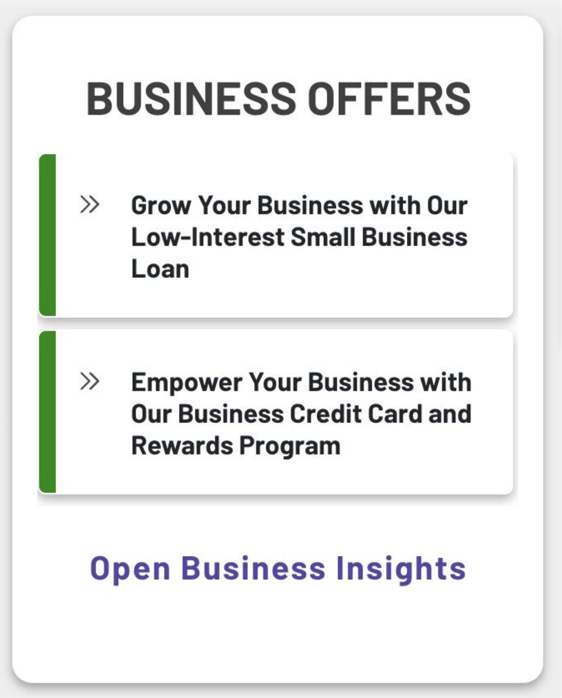


Monit unlocks holistic client profiles to allow your FI to run targeted product marketing campaigns at low cost & at scale

Relationship Banker View



SMB Digital Banking View



Monit makes it easy for FIs to Implement in 30 Days

Customer Success Team is provided to ensure smooth pre & post-launch support

Integration with Digital Banking

- Easy to activate inside of online banking
- White-labeled
- Secure inside of the online experience

Implementation Accelerators

- Content library
- Training, webinars, and demos
- Communication and Marketing Plans
- Digital content development support

Support from Customer Success Leadership

- Deep experience working with FIs
- Best Practice Sharing
- Ongoing project support through and post-launch

Big Bank Client Example: TD Bank ($366bn Assets)

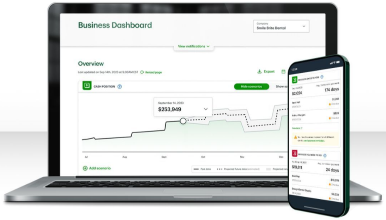
Celent Case Study

Custom UI & Website

TD Small Business Dashboard

Now you can bring all your important business data into one convenient place. We know you're busy. That's why TD Bank created the TD Small Business Dashboard—to empower small business owners like you to stay connected with a simplified on-the-go view of your performance with tailored business insights. All at no additional cost.

Feel empowered with your own business financial intelligence center



Access a wealth of information anytime and anywhere

The benefits of syncing your accounting software, like QuickBooks®, Xero™ and FreshBooks, with TD Online Banking and the TD Bank app:

- Quickly monitor your business's performance so that you can stay focused on what's most important: your customers
- Spot opportunities with automated business insights and guidance
- Boost accuracy and efficiency, and feel equipped with the information you need to help your business thrive

Quick and easy to enroll

Industry Coverage

TD BANK: SMALL BUSINESS DASHBOARD AND TAP TO PAY ON IPHONE

Winner of the 2025 Celent Model Bank Award for Customer Centered Innovation in Business Banking

18th June 2025 CELENT

TD Bank's New Small Business Cash Flow Tool Gives TD A Competitive Edge

Analyst's Journal - by Julianna Kolb - June 26th, 2024

This May, TD Bank released a comprehensive digital cash flow tool for small business customers...

BARLOW RESEARCH

Best Product Development Innovation

- **TD Bank: Product Development Innovation Silver Medalist.** TD Bank's Small Business Dashboard provides small business owners with critical capabilities for automated cash flow forecasting, insight development, business scenario planning, and competitive benchmarking.

datos INSIGHTS

Outcomes

1. Increase in Small Business Deposits & Merchant Services Volume

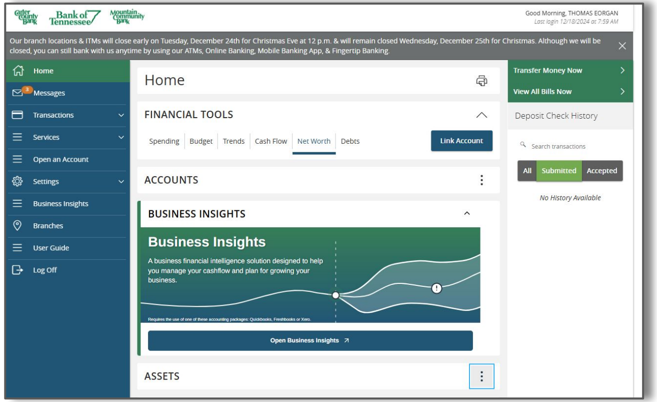
2. Product **conversion rates between 8 - 10%**

3. Monit-sourced leads had **30% overall lead conversion rate** at the individual banker level

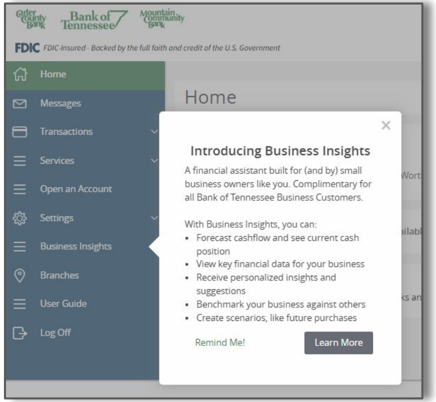
4. These were **20% higher** than traditional lead sources

Q2 Client Examples & Stories: Bank of Tennessee ($1.9bn Assets)

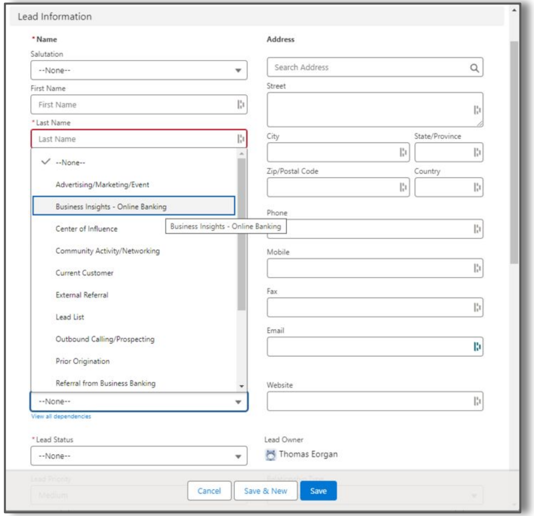
Digital Banking Setup



Q2 Discover Guide



Salesforce Tracking



Case Study Video (12:47)

Feedback

"We are starting to see real culture change with our bankers. I'm getting outreach from the frontline asking for Monit-sourced leads as they are realizing that the data from customer insights is a powerful tool to uncover new opportunities with clients."

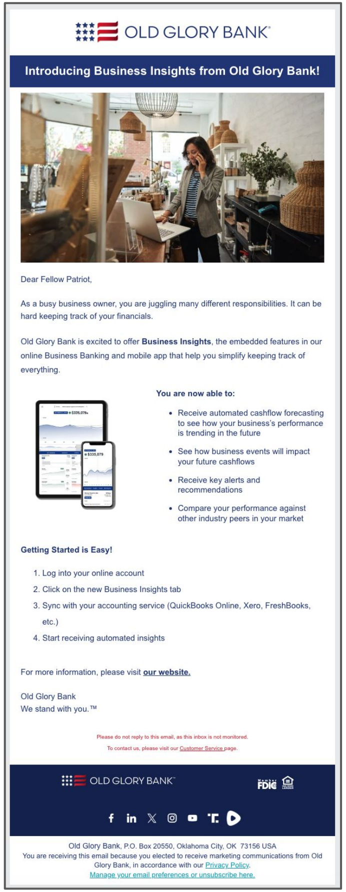
Thomas Eorgan
SVP Sales Enablement

Wow Thomas!
Thank you for the intel. I will not share that I know this with them but makes total sense why they are asking for about $300,000 in additional equipment loans this week. Your report is right on time! 😊

Rachel McAdams
Relationship Manager
Mountain Community Bank
CELEBRATING 20 YEARS

Q2 Client Examples & Stories: OLD GLORY BANK™ ($200m Assets)

Email Announcement


OLD GLORY BANK®

Introducing Business Insights from Old Glory Bank!

Dear Fellow Patriot,

As a busy business owner, you are juggling many different responsibilities. It can be hard keeping track of your financials.

Old Glory Bank is excited to offer **Business Insights**, the embedded features in our online Business Banking and mobile app that help you simplify keeping track of everything.

You are now able to:

- Receive automated cashflow forecasting to see how your business's performance is trending in the future
- See how business events will impact your future cashflows
- Receive key alerts and recommendations
- Compare your performance against other industry peers in your market

Getting Started is Easy!

1. Log into your online account
2. Click on the new Business Insights tab
3. Sync with your accounting service (QuickBooks Online, Xero, FreshBooks, etc.)
4. Start receiving automated insights

For more information, please visit **our website.**

Old Glory Bank
We stand with you.™

Please do not reply to this email, as this inbox is not monitored.
To contact us, please visit our Customer Service page.

OLD GLORY BANK™

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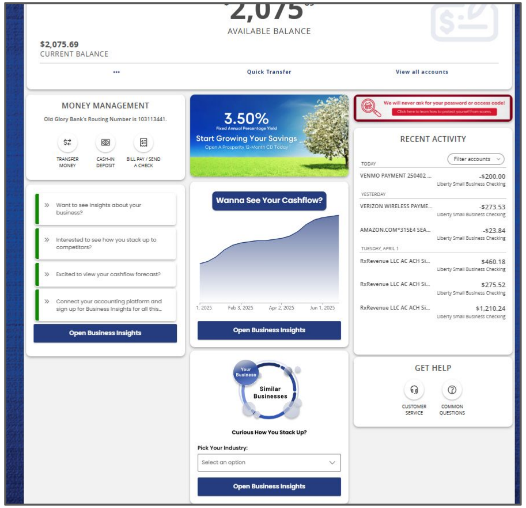
Composable Dash Widgets

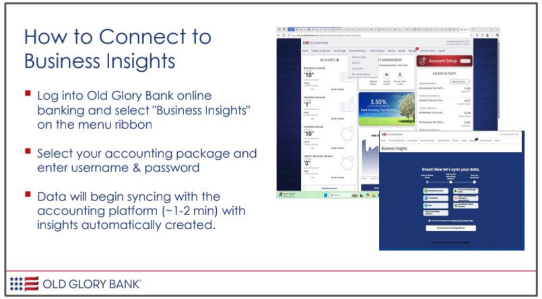


Feedback

"We just got more data insights from the MoniCore product in 24 hours than we've been able to get in 2.5 years."

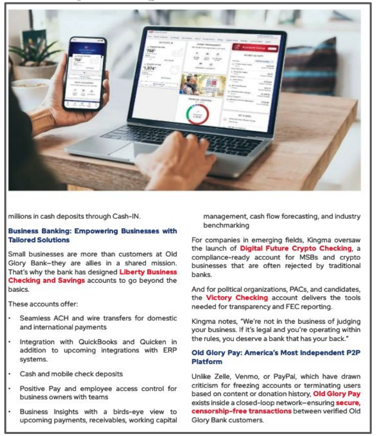
John Kingma
President Commercial Banking & Product

Enrollment Webinars



Industry Coverage

CIOINSIGHTS
Insights From Technology Leaders


millions in cash deposits through Cash-IN.

Business Banking: Empowering Businesses with Tailored Solutions

Small businesses are more than customers at Old Glory Bank—they are allies in a shared mission. That's why the bank has designed **Liberty Business Checking and Savings** accounts to go beyond the basics.

These accounts offer:

- Seamless ACH and wire transfers for domestic and international payments
- Integration with QuickBooks and Quicken in addition to upcoming integrations with ERP systems.
- Cash and mobile check deposits
- Positive Pay and employee access control for business owners with teams
- Business Insights with a birds-eye view to upcoming payments, receivables, working capital management, cash flow forecasting, and industry benchmarking

For companies in emerging fields, Kingma oversaw the launch of **Digital Future Crypto Checking**, a compliance-ready account for MSBs and crypto businesses that are often rejected by traditional banks.

And for political organizations, PACs, and candidates, the **Victory Checking** account delivers the tools needed for transparency and FEC reporting.

Kingma notes, "We're not in the business of judging your business. If it's legal and you're operating within the rules, you deserve a bank that has your back."

Old Glory Pay: America's Most Independent P2P Platform

Unlike Zelle, Venmo, or PayPal, which have drawn criticism for freezing accounts or terminating users based on content or donation history, **Old Glory Pay** exists inside a closed-loop network—ensuring **secure, censorship-free transactions** between verified Old Glory Bank customers.

Beyond direct revenue, Monit conveys additional value to the bank and its clients

Improved Banker Productivity	• **Reduced time to prep for client meetings** via access to financial trends, competitive insights, and tailored prompts • **Automated and timely product recommendations** built upon clients' holistic financial profiles • **Cost avoidance** via automating loan admin activities like financial statement requests, covenant tracking, etc.
Deeper Client Relationships	• **Better anticipation of needs** through proactive insights and alerts to client events • **Competitive Benchmarking** to access performance vs. peer group, supports "now what" planning discussions • **Early warning indicators** to help business owners (and bankers) navigate through issues
Client Satisfaction & Digital Adoption	• **Greater client engagement** via access to powerful tools and customized guidance • **Significantly improved digital adoption**; banks have seen digital engagement time increase by 3x vs. benchmark
Credit & Portfolio Risk	• **Lower operational/credit risk** as business owners use Monit's insights to inform better financial decision making • **Sector and client performance monitoring** to better understand portfolio trends and real time insights
CRA Credit	• Potential for credit via **"Ongoing Technical Assistance"** provided to SMBs • Can also report annual revenue for business lending clients under the **Lending Test**
Accelerated innovation cycles	• **Monit's extended roadmap** includes contiued release of features tailored for bankers and business owners • API-led architecture allows for Monit's **data and insights to be deployed quickly** for other internal use cases

Actionable Intelligence For Bankers & Businesses They Serve

For more information please contact:

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