

monit

Introducing MoniCore

Transaction-based Insights for Business Bankers

April 30th, 2025



Build 100% SMB client coverage w/ MoniCore's Transaction-Based Insights

MoniCore analyzes the complete portfolio SMBs' transactional data and presents actionable insights to the Business Bankers and Treasury Managers that serve them.

Complete SMB coverage with trx-insights

- Banker-facing insights derived from core banking data accessible via the Monit Banker Portal or fed into CRM's like Salesforce
- Easy-to-extract lists to quickly issue hyper-targeted sales and marketing campaigns *at scale*

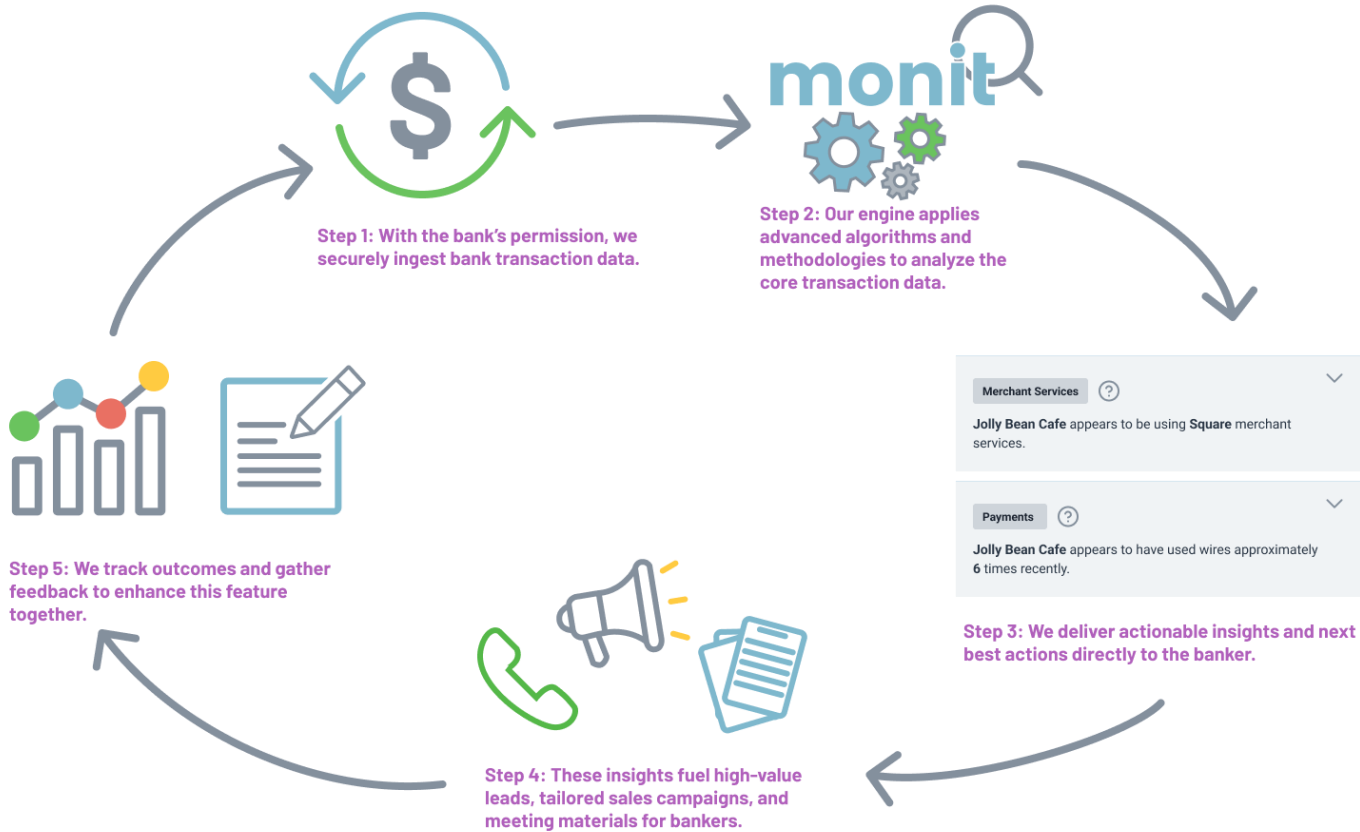
Realize ROI through product campaigns

- No data analysts required! Sales Managers and Marketers can easily extract pre-built and custom campaign lists from the Banker Portal
- Easy upload as leads/opportunities into Salesforce or via targeted marketing campaigns.

Leverage MoniCore data to drive accounting adoption

- Builds banker advocacy to "up tier" their clients to Cash Flow Analysis product
- Transaction insights to ID which clients are making payments to Intuit, Xero, etc. for potential upsell to the full accounting insights package

How it works...



Getting started is easy

Monit's pre-built integrations makes it straightforward

Simplified technology integrations

- Monit updates its configurations to receive transactional data.
- Potential to include tokenized client records to maintain confidentiality
- Transaction data within the existing approved Monit IT infrastructure, including Insights Engine

Leverages the existing banker portals

- Monit's Insights Engine ingests and analyzes the transactional data
- Insights & Observations are presented back to the FI within the already adopted Banker Portal

Monit provides training and support documentation

- Monit's Customer Success team will provide documentation and training support to the Bank to best utilize the expanded set of insights
- Support and Training also reinforces the importance of the accounting base insights

Bankers can access their insights via the Banker Portal

Client lists are extractable in “Insights and Actions” tab

Or summarized by client by clicking the name of the business

The screenshot shows the 'Insights & Actions' tab in the Banker Portal. At the top, there is a navigation bar with 'First Regional Bank' and a user profile for Catherine Luz-Hawkins. Below the navigation bar, the 'Insights & Actions' section is displayed. It features a search bar with the placeholder text 'Search to filter by business name or owner name'. To the right of the search bar is an 'Export List' button. Below the search bar, there are four rows of insights, each with a description and an 'Export Group' button:

- You have 13 clients who appear to be using outside merchant services.
- You have 24 clients using potentially high-cost payment providers.
- You have 10 clients with significant wires.
- You have 16 clients who appear to be using external payroll services.

The screenshot shows a detailed view of a client, 'Jelly Bean Cafe', within the 'Insights & Actions' tab. The client details are as follows:






Client Details	Contact	How Reached	10/16/2022
Jelly Bean Cafe 82 Southard Way, 02524 Plymouth, MA 02545	Milo Easthart Milo@JellyBeanCafe.com www.JellyBeanCafe.com +1 7819761540	Industry Description Limited Service Restaurants	

Below the client details, there are several 'Insights & Actions' cards:






- Merchant Services:** Jelly Bean Cafe appears to be using Square merchant services. It is identified as using Square as their merchant service provider in the past 12 months. 98% transactions are Square and 2% are other merchant services. The banker could consider offering alternative payment solutions, including alternative payment solutions, consulting with Treasury Management for next payment processor optimization.
- Payments:** Jelly Bean Cafe appears to be using Bill.com for payments. Jelly Bean Cafe appears to have over \$100k in payments in the past 12 months, processing approximately \$40,000 in payments. The banker could consider providing a faster payment solution, including alternative payment solutions, consulting with Treasury Management for next payment processor optimization.
- Business Financials:** Jelly Bean Cafe appears to be using Paper for payroll. In the past 12 months, Jelly Bean Cafe has processed approximately \$1,000,000 in payroll through Paper. This presents an opportunity for the banker to: offer a comprehensive suite of business support services, support with a business lending proposal.

Transaction Next Best Actions

Monit's Transaction-based Next Best Actions can quickly be used to create sales or marketing campaigns for treasury and payments services

Next Best Actions	Recommended Campaigns
 Heavy Check writers	<ul style="list-style-type: none">• Promote Positive Pay to reduce fraud risk• Promote alternative payment options, like business credit cards
 Frequent Wire Payments	<ul style="list-style-type: none">• Promote alternative digital payments such as ACH or RTP• ID potential clients for account analysis bundling
 Use of 3rd party payments providers	<ul style="list-style-type: none">• Promote the Bank's Payments and Treasury solutions, including Bill Pay, Cards, and ACH services
 Outside Merchant Services Provider	<ul style="list-style-type: none">• Promote the Bank's own merchant services and receivables offerings
 Payroll Provider	<ul style="list-style-type: none">• ID competitor's payroll services• ID fast growing companies that may benefit from a payroll service

Bankers can also view which clients are making transactions to third party competitors

Next Best Actions	Recommended Campaigns
 Accounting platform usage	<ul style="list-style-type: none">• Encourage SMBs using QuickBooks, Freshbooks, or Xero to activate their accounting-based insights offering
 Loan Payments	<ul style="list-style-type: none">• Promote the bank's own term loans or line of credit to companies that are making payments out of their checking account to a 3rd party lender
 Real Estate and Mortgage Payments	<ul style="list-style-type: none">• Identify which clients are paying CRE or mortgages out of their checking accounts to explore refinancing options
 Credit Card Payments	<ul style="list-style-type: none">• View which clients are making credit card payments to 3rd party issuers to promote the bank's own products
 Equipment Loan Payments	<ul style="list-style-type: none">• Identify which clients are making payments for equipment loans; offer to refinance, bundle, or finance new equipment

Why does MoniCore offer immense value to bankers?

Benefits to the Bank:

- Access to insights coverage on the full SMB portfolio; no individual client activation required
- Breaks down traditional silos between data analysis teams and the front line that slow down campaign building and distribution
- Faster innovation cycles for new Next Best Actions and reduced need to hire in-house data analysts = fast cycle time and higher ROI
- Limited technical development is required; Monit activates data sharing via prebuilt configurations
- Data never leaves the existing Bank/Monit technical infrastructure
- Leverage existing controls for data access (i.e., banker portal or CRM) to fit the Bank's operating model