MARGLE

The Business Deposit Playbook

Five digital plays to win business accounts

Cheyn Crangle, CEO, Margle Media

November 12, 2026

What this session is

- **Five newer ways to win new business accounts. None needs a site visit.**
- 2 to 50 employee operating accounts in your footprint.
- Not a commercial lending talk. Not the usual search, LinkedIn, and referral checklist.

WHAT WAS PROMISED	THE 2027 VERSION
High intent search	**AI answers, plus a ChatGPT ads pilot**
Reaching owners before they shop	**Banker answer videos AI can cite**
A partner referral path	**The comparison pages AI cites**
A map, and your existing base	**The Opportunity Map stays the foundation**

Why now

AI already recommends one fintech more than thirty banks combined.

Who AI recommended



2,160 conversations with ChatGPT, Gemini, and Perplexity, in which a small business owner asked for a recommendation.

AIVO Meridian, an AI visibility research firm. September 18, 2026.

Not a bank

Mercury is an online fintech for business banking.

701 to 402

times an AI search tool cited mercury.com on opening an account, versus the four largest banks combined.

74%

of the time, a bank won when the question was about credit. The everyday account is where banks lose.

What Mercury does Answers the exact question on its own site. Shows up on review and comparison sites.

The state of small business accounts

New businesses form every month, and a quarter of owners are ready to move.

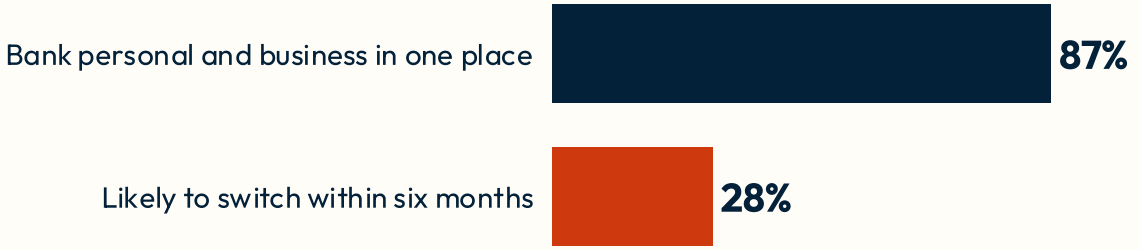
NEW BUSINESS APPLICATIONS

534,947

Filed in September 2026.
Each one needs a place to bank.

U.S. Census Bureau, October 14, 2026.

What 600 small business owners said



More than half would switch for better digital capabilities.

Over two thirds of a business's deposits sit in one place.

ProSight Financial Association, July 7, 2026.

Already in your base? At one $600 million bank, 5,625 consumer accounts showed business activity: 3.4 times its business accounts.

Figures cover small businesses broadly, not only firms with 2 to 50 employees. Bank example: Segmint data in Bank Director, July 26, 2022, vendor sponsored.

How owners find a bank now

Each play puts you where an owner is already looking.

46%

of small employer firms already use AI in their business. Another 15% plan to within a year.

Federal Reserve Small Business Credit Survey, March 3, 2026. 6,525 firms.

WHERE THE OWNER LOOKS	YOUR PLAY
1 2 Asks an AI tool which bank to use	**Get cited in AI answers. ChatGPT ads pilot.**
3 Reads a comparison page	**Comparison page citations.**
4 Searches Google or YouTube	**Banker answer videos.**
5 Starts an application, then stalls	**SMS or chat follow up.**

How to read the labels

Pilot Needs approval or an audience check first.

Emerging Available now, with early evidence.

PROOF SO FAR

■■■ **Strong** Solid proof.

■■□ **Moderate** Some proof. Looks promising.

■□□ **Thin** Too early to tell.

1	Business Hub and citations	Pilot
2	ChatGPT ads	Pilot
3	Comparison page citations	Emerging
4	Banker answer videos	Emerging
5	SMS or chat	Emerging

PLAY 1 **ChatGPT profile and AI citations**

Status: Pilot

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Claim your ChatGPT profile, and get cited in AI answers

A verified business profile inside ChatGPT, and pages built so AI can cite you.

90.3%

of decision stage prompts retrieved sources.

The Financial Brand, November 6, 2026



OpenAI page. Launched November 10, 2026. Captured November 11, 2026.

AFTER VERIFICATION, 28 DAY INSIGHTS

- **Mentions**
- **Website clicks**
- **Discovery topics**
- **Blue check after verification**
- **No Ads account needed**

Status: Pilot

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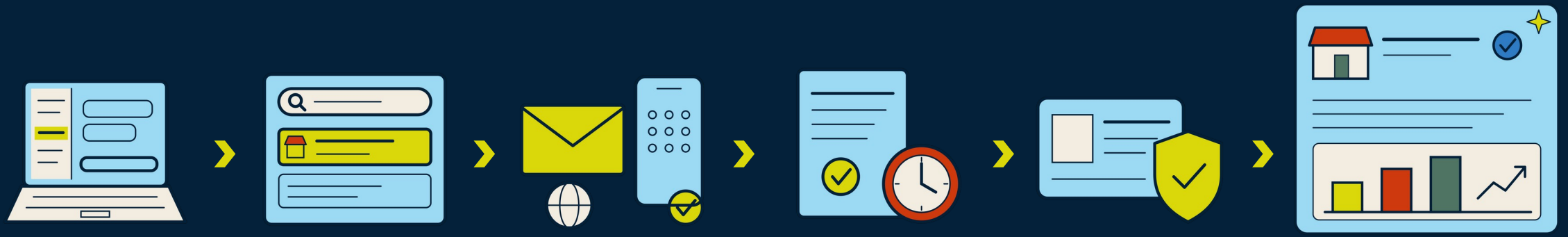
Six steps to claim your ChatGPT profile



1 Open Business Hub

Sign in to ChatGPT. Open Business Hub.

2 Find your business

Select Add business. Search, then select your profile.

3 Verify authorization

By phone, business email, website domain, or Shopify.

4 Wait for approval

After approval, your business opens in Business Hub.

5 Verify your identity

Complete the Persona identity check. Approval adds the blue check.

6 Run your verified profile

Keep your details current. See 28 day insights: mentions, website clicks, discovery topics.

Check eligibility first. This is a beta. Availability depends on location and business type. OpenAI has not said whether banks or credit unions are eligible.

No Ads account needed.
OpenAI does not guarantee verification.

OpenAI Help Center and ChatGPT release notes, November 10, 2026. Businesses in ChatGPT Terms. Read November 12, 2026.

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Published results from U.S. institutions

COMMUNITY BANK

952

times its site was cited in AI answers, about 2.4 times its nearest competitor.

Mercantile Bank of Michigan

$6.9 billion in assets. HubSpot case study.

CREDIT UNION

+341%

monthly Google impressions, February to September 2026.

Broadview Federal Credit Union

$9.4 billion in assets. AEO Engine, October 2026.

THREE SMALL CREDIT UNIONS

0 to 100%

visibility on one local question each, after one long local article.

In Oregon, Texas, and Hawaii

MetriFi, in Finopotamus, October 9, 2025.

Keep in mind Each was published by the vendor that ran it. All measure visibility, not accounts or deposits. None is a Margle client.

Status: Pilot

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A first mover ChatGPT ads pilot

A clearly labeled ad under the conversation where an owner asks which bank to use.

Case by case

is how OpenAI reviews U.S. deposit account ads.

OpenAI ad policies, updated September 10, 2026

THE 2026 RECORD

May 5	OpenAI opens new ways to buy ChatGPT ads
September 10	Ad policy lists U.S. deposit accounts, case by case
October 7	ABN AMRO, a Dutch bank, publishes first European pilot results
Next	**Your institution's financial review**

SEEN ADVERTISING IN CHATGPT

Ally Bank **EverBank** **Thrivent Bank** **PenFed** **SoFi**

GPT Ad Library capture of U.S. connections, October 3 to 4, 2026.

PLAY 2 **ChatGPT ads pilot**

Status: Pilot

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A paid ad inside the conversation where an owner asks which bank to use.

1

Open Ads Manager in your own name. Licensure proof may be required.

2

Margle helps with review materials, then runs the pilot once approved.

3

Labeled ads to Free and Go users. They do not change answers.

“We may allow ads from approved financial advertisers”

OpenAI ad policies, updated September 10, 2026

DO THIS NOW

Start the account packet.

Check first Approval is case by case. Return is still being proven.

PROOF SO FAR

■■■ **Strong** Availability, policy, and that banks are testing

■□□ **Thin** U.S. community bank deposit outcomes

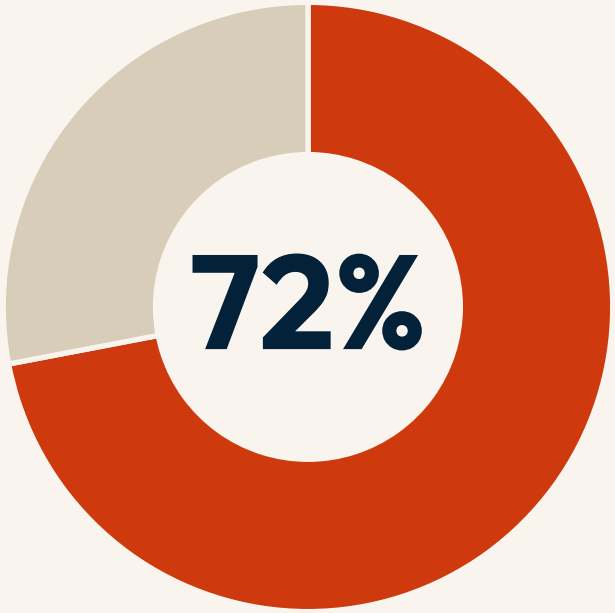
Show up on the comparison pages AI cites

If you are absent from the pages AI cites, you may be absent from the answer.

64.9%

of Claude's citations in that write up were affiliate pages.

The Financial Brand, November 6, 2026



of AI answers that recommended a brand cited at least one affiliate page.

The Financial Brand, November 6, 2026, on Fintel Connect's 2026 AI Search Guide

PLAY 3 **Comparison page citations**

Status: Emerging

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In one 2026 study, most AI answers that recommended a brand leaned on an affiliate page.

1

Margle audits how ChatGPT, Gemini, Claude, and Google describe you.

2

Identify the comparison and publisher pages being cited.

3

Pursue accurate listings. Fix wrong product facts.

“Make product details easy for AI systems to retrieve”

The Financial Brand, November 6, 2026

DO THIS NOW

List the pages AI cites.

Check first This builds visibility. Funded accounts still have to be earned.

PROOF SO FAR

■■□ **Moderate** The citation pattern in that study

■□□ **Thin** A recommendation after a listing update

Status: Emerging

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Banker answer videos on YouTube

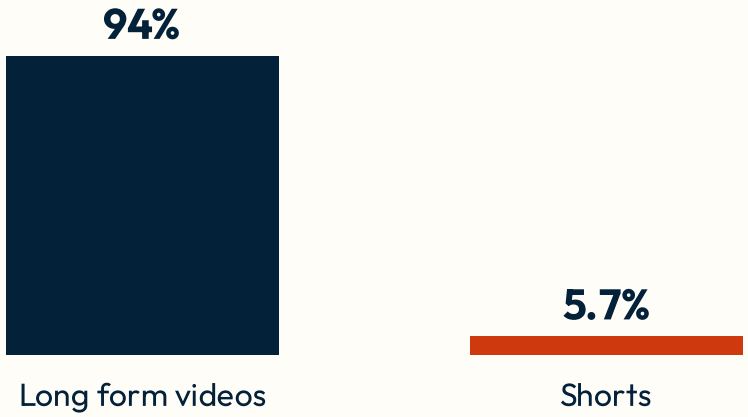
Your banker answers the questions owners ask, on a phone, published with transcripts.

23%

of citations in Google AI Overviews point to YouTube, the most cited domain.

Surfer SEO analysis of 36 million AI Overviews, reported July 14, 2026

SHARE OF YOUTUBE'S AI CITATIONS, BY FORMAT



OtterlyAI, March 2026, more than 100 million citation instances.

WHERE YOUTUBE CITATIONS APPEARED

65% Google AI Overviews

1% ChatGPT

Silverback Strategies, study of 10,000 AI responses.

PLAY 4 **Banker answer videos**

Status: Emerging

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YouTube is the most cited domain in Google AI Overviews, and AI reads the transcript.

1

The banker records answers on a phone.

2

Margle edits, adds chapters and transcripts, and embeds each video.

3

Cut Shorts from the full answers.

“YouTube is the #1 Source for Google AI Overviews”

Silverback Strategies, study of 10,000 AI responses

DO THIS NOW

List 10 questions owners ask.

Check first Strongest on Google today. ChatGPT cites YouTube far less.

PROOF SO FAR

■■■ **Strong** Heavily cited on Google

■□□ **Thin** The same effect in ChatGPT

■□□ **Thin** Community bank deposit lift

SMS or chat for unfinished applications

A consented message after an abandoned start, with a link back to apply or book.

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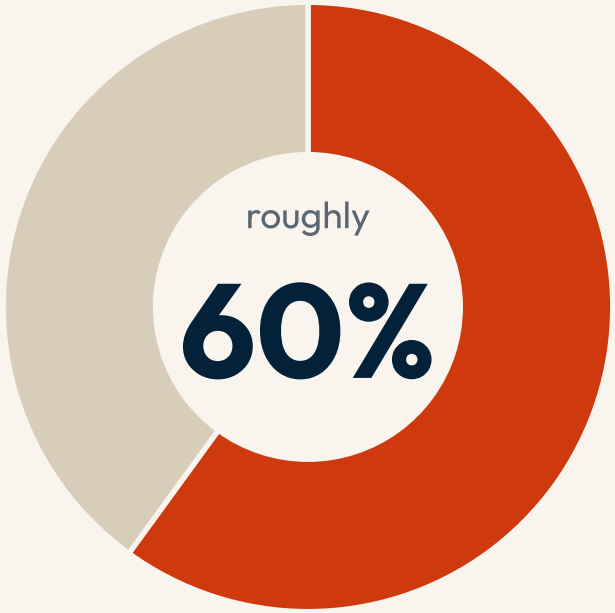
3 to 5

minutes is the target for a straightforward digital application.

Jim Marous, The Financial Brand, November 10, 2026



never complete a digital application they began.

Jim Marous, The Financial Brand, November 10, 2026

PLAY 5 **SMS or chat rescue**

Status: Emerging

MARGLE

Roughly 60% who begin a digital application never complete it.

1

Confirm the platform can flag unfinished applications.

2

Margle adds a consented follow up, with a link to apply or book.

3

Prepare agent ready intake and a clean handoff.

“My theory is that the online banks depend upon opening accounts online”

Tim de Rosen, CEO of AIVO, in American Banker. A theory, not a finding.

DO THIS NOW

Confirm the platform and consent.

Check first Needs a platform that flags unfinished starts, and consent.

PROOF SO FAR

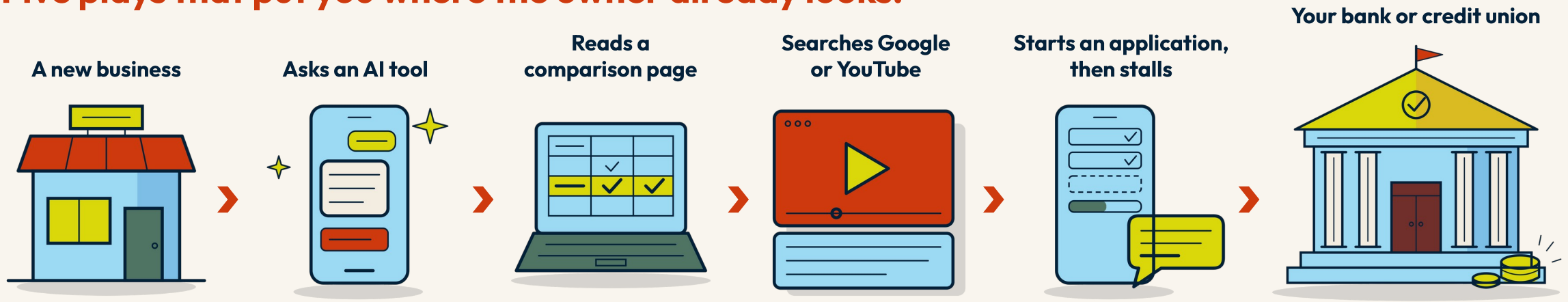
■■■ **Strong** The abandonment problem

■■□ **Moderate** Fast, useful follow up helps

■□□ **Thin** SMS as a proven deposit channel

The playbook on one page

Five plays that put you where the owner already looks.



Your plays meet the owner at each step.

1 PLAY 1
ChatGPT profile and AI citations

2 PLAY 2
ChatGPT ads pilot

3 PLAY 3
Comparison page citations

4 PLAY 4
Banker answer videos

5 PLAY 5
SMS or chat follow up

THE WIN
An opened, funded operating account

Next step: book a Blueprint Session. It starts with your Opportunity Map and a free AI snapshot of your market.

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Book a Blueprint Session

It starts with your Opportunity Map, and a free AI snapshot of your market.

Educational overview, not legal or compliance advice.
Every tactic needs your institution's own compliance review.

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Thank you

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Rooted in the present, pulling from the past, living in the future.