

**CBA  
CommBiz - Exploring the essentials**

**Script**

**Version 1.6**

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### Version Control

|  |  |  |  |
| --- | --- | --- | --- |
| **Version No** | **Date** | **Purpose** | **Created/edited by** |
| 1.0 | 1.08.16 | First draft | Savv-e (Olivia Farag. Reviewed by Paul Delahunty) |
| 1.1 | 3.08.16 | Client review | CBA (Ruba Katrib, Wendy Ulizzi, Trevor Williams, Rosemary Livermore) |
| 1.2 | 3.08.16 | Final script – all feedback incorporated | Savv-e (Olivia Farag) |
| 1.3 | 8.08.2016 | Additional edits as noted by CBA – script amended for final sign-off | Savv-e (Olivia Farag) |
| 1.4 | 18.08.2016 | QA – BETA Release | Savv-e (Dean Sayer) |
| 1.5 | 26.08.2016 | BETA feedback implemented – for final module release | Savv-e (Olivia Farag) |
| 1.6 | 22.10.2020 | Clean | Savv-e (KW) |

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### How to read this document

This document provides a precise specification to be used for the build of the **CommBiz – Exploring the essentials** elearning module. Each page in this document represents a single screen in the final module, and specifies all elements to appear on that screen, including:

* The title of the screen
* Screen navigation instructions
* On-screen text exactly as it will appear in the final module, including all grammar and punctuation
* A detailed description of any image/s OR a thumbnail version of images that have been selected (NB: images are placeholders at this stage and will be updated once the Interface Design is signed off).
* Captions for any images exactly as they will appear on screen
* Audio transcript of any audio exactly as it will be recorded (NB: no audio proposed for this module).
* Exact video transcript and detailed production notes for any video to be produced (NB: no audio or videos proposed for this module).
* Any instructions relating to the specific screen, such as timing of images/text, randomisation of questions or description of any flash animations

This document is the master document that will be used in the build of your module. Please return this document to Savv-e, marked up with your requested edits/changes.

It is important that your review and feedback is accurate and complete, and is consolidated from all stakeholders. Where different stakeholders have diverse opinions or questions, these need to be resolved before returning the document to Savv-e. Please do not give general comments or vague feedback, but provide the exact wording you would like to see in your module.

Savv-e will review and accept the edits and forward the final version to you with a sign-off sheet. Any changes to the final version of this document will most likely result in schedule and/or budget adjustments.

Resources

|  |  |  |
| --- | --- | --- |
| **Screen type: Resources** | | |
| **Description of screen:** | A ‘Resources’ icon in the header of the elearning component launches a list of resources with links to those resources. | |
| **Resource links / content:** | [CBA if there are additional resources you would like to see included, please list them below] | |
| **Resource title** | **Link** | **Description** |
| Security | <https://www.commbank.com.au/business/online-business-services/commbiz/online-security.html>  https://ppl.cba/products/products/business-online/commbiz/security-information | Learn more about CommBiz security features including user guide. |
| CommBiz Automated | https://ppl.cba/products/products/business-online/commbiz-automated | Learn more about CommBiz Automated. |
| CommBiz Mobile | <https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-mobile.html>  https://ppl.cba/products/products/business-online/commbiz-mobile | Learn more about CommBiz Mobile. |
| CommBiz Markets | <https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-markets.html>  https://ppl.cba/Lists/PPL%20Contacts/DispForm.aspx?ID=53 | Learn more about CommBiz Markets including demo and user guide. |
| Daily IQ | <https://www.commbank.com.au/business/online-banking/commbiz/daily-iq.html>  https://ppl.cba/products/products/business-online/daily-iq | Link to more info about Daily IQ including a demo. |
| Daily IQ – Cash Flow Tracker | https://www.commbank.com.au/content/dam/commbank/business/pds/daily-iq-user-guides-Cashflow.pdf | Daily IQ - Cash Flow Tracker user guide. |
| Daily IQ – Working Capital Calculator | https://www.commbank.com.au/content/dam/commbank/business/pds/daily-iq-working-capital-calculator.pdf | Daily IQ – Working Capital Calculator user guide |
| Daily IQ – Merchant Insights | https://www.commbank.com.au/content/dam/commbank/business/pds/daily-iq-user-guides-MerchantInsights.pdf | Daily IQ - Merchant Insights user guide. |
| Daily IQ – Customer Insights | https://www.commbank.com.au/content/dam/commbank/business/pds/daily-iq-user-guides-CustomerInsights.pdf | Daily IQ - Customer Insights user guide. |
| Self Service | https://www.commbank.com.au/business/online-business-services/commbiz/commercial-card.html | Learn more about Service including demo and user guide. |
| **Prompt:** | Click ‘x’ to close. | |

### Home

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Screen type: Home page** | | | | |
| Default text: | | Welcome to **CommBiz – Exploring the essentials.**  This module covers the key features and benefits of CommBiz and how it provides value to a range of customers.  Please allow 20 minutes to complete this module. | | |
| Prompt text: | | Click each topic number for more information. | | |
| **Topic** | Topic title | | **Default text** | **Placeholder images** |
| 1 | Features and benefits at a glance | | Features and benefits of CommBiz.  **Time required: 5 minutes** | ALT text: Illustration of customer smiling at a banker who is holding up icons of CommBiz features |
| 2 | Connecting CommBiz to the customer experience | | Linking customer needs to CommBiz.  **Time required: 5 minutes** | ALT text: Illustration of a customer speaking to a banker with a speech bubble |
| 3 | Quiz | | Test your understanding of CommBiz.  **Time: 10 minutes**  **Note: The quiz will unlock when you have completed all of the topics.** | ALT text: Icon of a question mark in a yellow circle |
| **Button for all pop up summary topics:** | | | Click here to begin. | |

Topic 1 – Features and benefits at a glance

* 1. Features and benefits at a glance

**Screen description:**

Static screen with text and hotspot interactions that give a high level description of each feature and benefit. Sections 1.2 onwards give more info about each feature.

|  |  |
| --- | --- |
| **Screen type: Text and hotspot interactions** | |
| Heading: | Features and benefits at a glance |
| Default text: | CommBiz is our premium, award winning online banking business platform. It allows businesses of all sizes to do their banking anywhere and at any time, simply and with world-class security.  Let’s explore some of the main features and benefits of CommBiz. |
| Prompt text: | Click each hotspot to learn more. Then click ‘Next’ to continue. |
| **Image:** | |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\6 features.jpg |
| ALT text: | Illustration of CBA banker holding up icons of CommBiz features |
| **Hotspots, overlay text & images:** | |
| Hotspot: | **1** |
| Overlay heading: | Security |
| Overlay text: | CommBiz offers reassurance that a business’ finances are protected with a high level of security. Login IDs and passwords authenticate each user, while security tokens are required for all authorisers and administrators.  In addition, an extra layer of online protection is provided by NetLock. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\security.jpg |
| ALT text: | USB icon |
| Hotspot: | **2** |
| Overlay heading: | CommBiz Mobile |
| Overlay text: | CommBiz Mobile provides customers with the convenience of banking while on the road or away from the office. Through the Mobile app, customers can access their accounts, make payments and authorise transactions anytime and anywhere across a range of mobile devices (iOS and Android). |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\mobile.jpg |
| ALT text: | Mobile phone icon |
| Hotspot: | **3** |
| Overlay heading: | CommBiz Automated |
| Overlay text: | CommBiz Automated enables customers to send payment files to the Commonwealth Bank without having to log into CommBiz. This eliminates the need to re-enter data and ensures increased security and privacy for data files. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\automation.jpg |
| ALT text: | Cogs inside a computer icon |
| Hotspot: | **4** |
| Overlay heading: | CommBiz Markets |
| Overlay text: | CommBiz Markets offers a convenient way to access money market investments and conduct [foreign exchange](https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-markets/foreign-exchange.html) transactions online. Customers can access CommBiz Markets from their CommBiz service, without the need to install specific software. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\markets.jpg |
| ALT text: | Positive bar chart icon |
| Hotspot: | **5** |
| Overlay heading: | Analytics and Daily IQ |
| Overlay text: | Daily IQ gives customers unique daily insights into their business and sales.  Customers can track cash flow and working capital, gain insights into their customer demographics and spending patterns, and uncover trends in card sales all through this free, easy-to-use iPad app. A browser version will also be released which will offer the following modules: customers, stores sales and cash flow. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\analytics.jpg |
| ALT text: | Pie chart icon |
| Hotspot: | **6** |
| Overlay heading: | Self Service |
| Overlay text: | Self Service gives customers insights into their business activities and what’s happening in their particular industry at a broader level. These insights are offered through a range of features such as online statements, user reports, Commercial Card Self Service and the Better Business Insights Report. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 1\graphics\self service.jpg |
| ALT text: | Two credit cards icon |

* 1. A closer look at Security…

**Screen description:**

Static screen with accordion interaction that gives more information about Security features.

|  |  |
| --- | --- |
| **Screen type: Text and accordion interaction** | |
| Heading: | A closer look at Security… |
| Default text: | CommBiz access is protected by the highest levels of security including login credentials, [security tokens](https://www.commbank.com.au/business/online-business-services/commbiz/online-security/login-security.html) and [NetLock USB devices](https://www.commbank.com.au/business/online-business-services/commbiz/online-security/login-security.html). |
| Prompt text: | Click each heading to learn more. Then click ‘Next’ to continue. |
| **Background Image:** | |
| Image description: | Blue background with security icon |
| **Headings and overlay text:** | |
| Heading: | CommBiz access |
| Overlay text: | * **User access -** Each user is authenticated using a login ID and login password before being granted access to CommBiz. * **User permissions -** CommBiz customers can nominate user permissions and what level of access they are granted to ‘see’ and ‘do’ within CommBiz. * **Role permissions -** CommBiz customers can establish ‘roles’ which represent common permissions for a group of users. Roles allow individual users to be assigned to a particular function, such as a payroll or accounts payable clerk. |
| Image: |  |
| Image source: | https://www1.my.commbiz.commbank.com.au/logon/usermaintenance/login.aspx |
| ALT text: | Screenshot of CommBiz login screen |
| Heading: | Security tokens |
| Overlay text: | All CommBiz authorisers and administrators are provided with a security token. The two tokens available for CommBiz are the Go3 and the Pro260.   * **Go3** - provides a simple two-factor authentication solution. The one-time password is generated by pressing the activation button on the left-hand side of the token. * **Pro260** – provides a higher level of security and three-factor authentication. Before a one-time password can be generated, the Pro260 token must be activated by first entering a PIN number. |
| Images: | [CBA can you please supply a high-res image] |
| Image caption: | Go3 and Pro260 security tokens |
| Image source: | https://www.commbank.com.au/business/pds/ADB\_2987\_210506.pdf  https://www.commbank.com.au/business/pds/ADB\_2986\_210506.pdf |
| ALT text: | Go3 and Pro260 security tokens |
| Heading: | NetLock USB |
| Overlay text: | Used in addition to CommBiz security tokens, token holders are eligible to receive a NetLock USB. This enables customers to use any Internet connection to carry out CommBiz transactions with complete confidence.   * Contains an encrypted digital certificate to authenticate the Internet connection to CommBiz, and launches a secure, hardened Firefox browser. * Can be used on any Windows or Mac computer with a USB enabled port. It doesn’t require a software installation and it updates itself automatically. * Protects customers against ‘man in the middle’ and ‘man in the browser’ attacks. |
| Image: |  |
| Image source: | https://www.commbank.com.au/business/online-business-services/commbiz/online-security/login-security.html |
| ALT text: | NetLock USB |

* 1. Security tips…

**Screen description:**

Static screen with overlay interaction that gives more information about Security tips.

|  |  |
| --- | --- |
| **Screen type: Text and overlay interaction** | |
| Heading: | Security tips… |
| Default text: | As a Banker, it’s important to know about some of the security risks that could affect your customers. These risks include ‘man in the middle’ and ‘man in the browser’ attacks. Other types of attacks can look like valid requests to make payments to third parties, such as payment instructions or invoices. Fraudsters may send emails posing as senior executives either by compromising the senior executives' real email account or setting up a fake one. Often, these emails will be targeted particularly at staff that have the authority to perform the transaction. |
| Prompt text: | Click the heading to learn more. Then click ‘Next’ to continue. |
| **Image:** | |
| Image: | Person in hooded sweater using a laptop on wooden table royalty-free stock photo |
| Source: | http://www.istockphoto.com/photo/person-in-hooded-sweater-using-a-laptop-on-wooden-table-gm464503138-58544934 |
| ALT text: | Unidentifiable person wearing hood hacking into a laptop |
| **Headings and overlay text:** | |
| Heading: | Five tips to help avoid email scams |
| Overlay text: | The following tips can be shared with your customers to help them avoid email scams:   1. **Look out** for warning signs like obvious grammatical or spelling errors and odd or different formatting. 2. **Always question** unusual emails and phone call requests for payments that ignore standard procedures and timeframes. 3. **Have clear policies in place**. Make sure requests and payment details are checked and confirmed by validating BSB and Account details with multiple approval steps. 4. **Check changes**. Have clear procedures in place to check requests to change established payment details or procedures. Verify the legitimacy by contacting the sender using another communication channel, such as phone. 5. **Think twice**. Exercise restraint when publishing employee (including details about employee travel) and company information such as hierarchies and structures on your website or on social media. |

* 1. Introducing CommBiz Mobile

|  |  |
| --- | --- |
| **Screen type: Text and conversation interaction** | |
| Sample layout: |  |
| Heading: | Introducing CommBiz Mobile |
| Default text: | *Hi, my name is Ken. I’m in the family business of producing local wine and selling it to distributors in Australia and in the USA. I need a way of managing my business finances while I’m away from the office.* |
| Prompt text: | Based on Ken’s need, which of the following responses would you give?  Select your response then click ‘Submit’. |
| **Character images** | | |
| **Character 1 (Banker) image:** | Young operator talking to customers through headset royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | http://www.istockphoto.com/au/photo/young-operator-talking-to-customers-through-headset-gm136648590-18835933?st=\_p\_customer%20service%20man%20headset | |
| ALT text: | Andy, the Banker, talking on the phone to a customer |
| **Character 2 (Ken) image:** | Gardener holding clipboard, making phone call, green sunny natur royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | http://www.istockphoto.com/au/photo/gardener-holding-clipboard-making-phone-call-green-sunny-natur-gm514511754-88137597?st=\_p\_man%20talking%20phone%20garden | |
| ALT text: | Ken, the customer, talking on the phone to a Banker |
| **Response text: (Note – each text section will have use a character icon displayed in a small circle)** | | |
| **Response 1 text: (incorrect)** | *CommBiz is great for business banking and has a lot of features which you can access from a desktop, such as CommBiz Markets, Analytics and Daily IQ, CommBiz Automated and Self Service. Let me explain each one to you.* | |
| **Response 2 text: (correct)** | *We can certainly help with that. If you’re away from the office a lot, you can use CommBiz Mobile to transfer funds and authorise transactions from mobile devices, including foreign exchange transactions. Is that something that would be useful to you?* | |
| **CAF:** | *Actually, yes. We do a lot of trade in the US. Can you tell me more about CommBiz Mobile?* | |
| **WAF:** | *Actually, I’m a bit pushed for time at the moment and really am just looking for something a lot simpler and specific. I’ll call you back another time.* | |
| **Prompt (correct):** | Click ‘Next’ to continue. | |
| **Prompt (incorrect):** | TRY AGAIN | |
| **Programming:** | Next button not active till learner chooses correct option | |

* 1. A closer look at CommBiz Mobile…

**Screen description:**

Static screen with accordion interaction that gives more information about CommBiz Mobile features.

|  |  |
| --- | --- |
| **Screen type: Text and accordion interaction** | |
| Heading: | A closer look at CommBiz Mobile… |
| Default text: | The CommBiz Mobile app allows customers to manage their business finances in a way that is as convenient and secure as using a desktop. |
| Prompt text: | Click each heading to learn more. Then click ‘Next’ to continue. |
| **Background Image:** | |
| Image description: | Blue background with mobile icon |
| Source: | http://www.istockphoto.com/vector/mobile-apps-concept-gm482569031-37370554 |
| **Headings and overlay text:** | |
| Heading: | Convenience |
| Overlay text: | With a CommBiz Mobile app, customers can:   * Customise notifications so that they can be alerted to items that are important to them. * Transfer funds between accounts or make single payments to contacts in their address book. * Authorise transactions and view real time account balances. * Check transaction history and search transactions. * Authorise foreign exchange transactions and view outstanding trades. |
| Image: |  |
| Image source: | https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-mobile.html |
| ALT text: | Smartphone displaying CommBiz mobile features |
| Heading: | Security |
| Overlay text: | CommBiz Mobile has NetLock security built in, giving the same world-class security as CommBiz for desktop.   * Each session is authenticated by an encrypted digital certificate. * Multiple levels of security to access the app - login details and token still required for authorisation. * Login details and account information are not stored on the device. |
| Image: |  |
| Image source: | https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-mobile.html |
| ALT text: | Smartphone showing a CommBiz payment has been authorised |

* 1. Introducing CommBiz Automated

|  |  |  |
| --- | --- | --- |
| **Screen type: Text and conversation interaction** | | |
| Sample layout: |  | |
| Heading: | Introducing CommBiz Automated | |
| Default text: | *Hi, my name is Amy. A friend of mine recommended I call you up about CommBiz Automated to reduce the time it takes to process weekly payments. How can CommBiz Automated help with that?* | |
| Prompt text: | Based on Amy’s question which response would you give?  Select your response then click ‘Submit’. | |
| **Character images** | | | |
| **Character 1 (Amy) image:** | | [to be displayed in a circle icon] | |
| **File location:** | | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\iStock\_91043615\_XLARGE | |
| ALT text: | | Amy, the customer, talking on the phone to a Banker |
| **Character 2 (Banker) image:** | | Beautiful, black, young woman working at a call center royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/beautiful-black-young-woman-working-at-a-call-center-gm484124872-71065803?st=\_p\_female%20customer%20service | |
| ALT text: | | A Banker on the phone talking to a customer |
| **Response text: (Note – each text section will have use a character icon displayed in a small circle)** | | | |
| **Response 1 text: (correct)** | | *Great question! With CommBiz Automated you won’t need to log-in to CommBiz and re-enter all that information again. It also ensures you have increased security and privacy for your data files.* | |
| **Response 2 text: (incorrect)** | | *CommBiz is ideal for everyday business transactions which you can do anyplace, anytime. Would you like to start the process for signing up to CommBiz?* | |
| **CAF:** | | *Thank you! Which packages are compatible with CommBiz Automated?* | |
| **WAF:** | | Hmm, not quite ready for that, I need to get a better understanding of CommBiz Automated… | |
| **Prompt (correct):** | | Click ‘Next’ to continue. | |
| **Prompt (incorrect):** | | TRY AGAIN | |
| **Programming:** | | Next button not active till learner chooses correct option | |

* 1. A closer look at CommBiz Automated…

**Screen description:**

Static screen with accordion interaction that gives more information about CommBiz Automated features.

|  |  |
| --- | --- |
| **Screen type: Text and accordion interaction** | |
| Heading: | A closer look at CommBiz Automated… |
| Default text: | CommBiz Automated is integrated with a customer’s in-house financial systems. It accepts and receives payment instructions from most accounting and payroll packages such as SAP, Oracle, MYOB and Quicken. |
| Prompt text: | Click the heading to learn more. Then click ‘Next’ to continue. |
| **Background image:** | |
| Image description: | Blue background with cogs in computer icon |
| **Heading and overlay text:** | |
| Heading: | Features |
| Overlay text: | With CommBiz Automated, customers can:   * Import their payroll and/or creditor payments into CommBiz Automated directly from their finance or Enterprise Resource Planning (ERP) systems. * Export their statement account and receivables data directly into their finance or ERP systems. * Utilise a number of file formats to send payments and download receivables data. It includes formats used by other banks and ERP vendors. * Utilise CommBiz for uploading and authorisation of payments when a client’s accounts system doesn’t have sufficient controls available to approve payments. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_67507439\_XLARGE.jpg |
| ALT text: | Conceptual image of a businessman pointing at a graphical representation of uploading and downloading files |

* 1. Introducing CommBiz Markets

|  |  |  |
| --- | --- | --- |
| **Screen type: Text and conversation interaction** | | |
| Sample layout: |  | |
| Heading: | Introducing CommBiz Markets | |
| Default text: | *My name is Lao, I work in financial services and want to talk to someone who can take me through CommBiz Markets and whether it’s a good solution for my business.* | |
| Prompt text: | Based on Lao’s question, which response would you give?  Select your response then click ‘Submit’. | |
| **Character images** | | | |
| **Character 1 (Banker) image:** | | Professional intelligent woman royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/professional-intelligent-woman-gm478018190-67087347?st=\_p\_woman%20businesswoman%20computer | |
| ALT text: | | A Banker on the phone talking to a customer |
| **Character 2 (Lao) image:** | | Manager at his workplace royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/manager-at-his-workplace-gm492370952-76262929?st=\_p\_asian%20businessman | |
| ALT text: | | Lao, the customer, with his elbows on the desk, facing the viewer |
| **Response text: (Note – each text section will have use a character icon displayed in a small circle)** | | | |
| **Response 1 text: (incorrect)** | | *There are quite a lot of CommBiz products I would recommend which you might be eligble for. Firstly, I need to know if you have a Cash Deposit or Cash Relationship account with CBA?* | |
| **Response 2 text: (correct)** | | *Hi Lao, my name is Tina and I’m here to assist you with your questions on CommBiz Markets. I want to get a better understanding of what you might be looking for so we can determine if CommBiz Markets is the right solution.* | |
| **CAF:** | | *Thanks, appreciated. I want something that can give me a ‘real time’ view of our foreign exchange transactions. We just can’t be relying anymore on the weekly reports we get from our other bank.* | |
| **WAF:** | | *Hang on, I’m a bit confused, why are you asking me about these CBA accounts?* | |
| **Prompt (correct):** | | Click ‘Next’ to continue. | |
| **Prompt (incorrect):** | | TRY AGAIN | |
| **Programming:** | | Next button not active till learner chooses correct option | |

* 1. A closer look at CommBiz Markets…

**Screen description:**

Static screen with accordion interaction that gives more information about CommBiz Markets features.

|  |  |
| --- | --- |
| **Screen type: Text and accordion interaction** | |
| Heading: | A closer look at CommBiz Markets… |
| Default text: | Markets is suitable for individuals, companies, partnerships, incorporated associations, businesses and non-profit organisations with an ongoing need for real-time foreign exchange transactions and investment management.  Markets functionality allows customers to access/transact the following products online: Foreign Exchange and Money Market investments. |
| Prompt text: | Click each heading to learn more. Then click ‘Next’ to continue. |
| **Background image:** | |
| Image description: | Blue background with graph icon |
| **Headings and overlay text:** | |
| Heading: | Foreign Exchange |
| Overlay text: | Foreign Exchange offers many significant benefits including:   * Real-time online foreign exchangedealing. * Allows customers to achieve exchange rate protection and cash flow certainty. * Gives customers the ability to make payments in foreign currencies and AUD to trading partners and other third parties both within Australia and internationally (subject to cleared funds or credit approval). |
| Image: |  |
| Image source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_66061301\_XXLARGE.jpg |
| ALT Text: | Magnifying glass hovering over a foreign exchange chart |
| Heading: | Money Markets |
| Overlay text: | Money Markets offers many significant benefits including:   * Access to real time balances on At Call Deposits and 11am Call Deposits. * Real time pricing on investments in Fixed Term Deposits and Security Investments. * Flexible investment options – at call, fixed term and Security Investments. |
| Image: |  |
| Image source: | http://www.istockphoto.com/au/photo/businessman-touching-financial-dashboard-with-kpi-gm485874352-73271969?st=\_p\_moneymarket |
| ALT Text: | Conceptual image of a businessman pointing at a positive line chart |
| Heading: | Eligibility |
| Overlay text: | Before accessing Markets, customers must meet the following eligibility requirements:   * Minimum foreign exchange turnover of AUD250,000 per annum (though subject to change under certain agreements), or * Minimum money market investment of AUD50,000 held in Cash Deposit Accounts or AUD1,000,000 in Cash Relationship Accounts. |
| Image: |  |
| Image source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_61419732\_XXLARGE.jpg |
| ALT Text: | Conceptual image of a man's hand holding up a interconnecting map of the world |

* 1. Introducing Analytics and Daily IQ

|  |  |  |
| --- | --- | --- |
| **Screen type: Text and conversation interaction** | | |
| Sample layout: |  | |
| Heading: | Introducing Analytics and Daily IQ | |
| Default text: | *Hi, my name is Emelia. I’m the account manager for a major sports club that went into receivership two years ago due to bankruptcy and poor financial management. I’m keen to know what business tools are available through CommBiz to make sure the club is successful the second time round.* | |
| Prompt text: | Based on Emelia’s need, which response would you give? | |
| Prompt button: | View responses | |
| **Character images** | | | |
| **Character 1 (Banker) image:** | | Pretty business woman smiling confidently royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/pretty-business-woman-smiling-confidently-gm177854438-24314393?st=\_p\_busines%20woman%20tablet | |
| ALT text: | | Smiling Banker facing the viewer |
| **Character 2 (Emelia) image:** | | Businesswoman using a digital tablet royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/businesswoman-using-a-digital-tablet-gm490851452-75435053?st=\_p\_woman%20building | |
| ALT text: | | Emelia, the customer, looking down at a tablet |
| **Response text: (Note – each text section will have use a character icon displayed in a small circle)** | | | |
| **Response 1 text: (incorrect)** | | *A tool that we have available that a lot of our customers use in similar industries is Daily IQ. It gives you access to a wealth of customer information such as their age and gender, the average spend per customer, and even where customers live!* | |
| **Response 2 text: (correct)** | | *I’ve had a look into the financial history of the sports club and it seems it closed down when there were a lot of new gyms opening in the area. Does that sound about right?* | |
| **CAF:** | | *Yep, the club owners just had no way of knowing how they were doing financially in day to day terms until it was too late. I just think the club could have done more to understand our customers and build the relationship with them. Are there tools you have that can help with that?* | |
| **WAF:** | | *Hmm, that sounds a bit invasive, not sure that’s really going to meet our needs.* | |
| **Prompt (correct):** | | Click ‘Next’ to continue. | |
| **Prompt (incorrect):** | | TRY AGAIN | |
| **Programming:** | | Next button not active till learner chooses correct option | |

* 1. A closer look at Analytics and Daily IQ…

**Screen description:**

Static screen with accordion interaction that gives more information about Analytics and Daily IQ features.

|  |  |
| --- | --- |
| **Screen type: Text and accordion interaction** | |
| Heading: | A closer look at Analytics and Daily IQ… |
| Default text: | The Daily IQ Analytics app from CommBiz provides instant access to insights about business and its customers and market.  Every transaction is analysed and broken down into Cash Flow, Merchant Insights Customer Insights and Working Capital, then presented in simple and easy to understand visuals that can be accessed from an iPad (and soon to be browser) anywhere, anytime. |
| Prompt text: | Click each heading to learn more. Then click ‘Next’ to continue. |
| **Image:** | |
| Image: |  |
| Source: | http://www.istockphoto.com/vector/nfc-payments-concept-gm518117928-89841047  http://www.istockphoto.com/vector/comparing-statistics-gm483405234-70432601 |
| **Headings and overlay text:** | |
| Heading: | Cash Flow |
| Overlay text: | The Cash Flow module helps a customer:   * Keep track of cash in and cash out for all accounts linked to CommBiz or for select accounts (up to 5 at one time). * View the closing balances across all accounts linked to CommBiz or for select accounts. * View cash flow for select payment types. * Assess cash flow projection for the next 31 days, 6 months and 12 months. |
| Image: |  |
| Image source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_93571851\_XXLARGE.jpg |
| ALT Text: | Red headed man using a tablet computer in a quiet cafe |
| Heading: | Merchant Insights |
| Overlay text: | Merchant Insights shows at a glance where and when sales are occurring across the business by:   * Pinpointing spending trends by sales turnover and volumes, average transaction size and average daily transactions. * Understanding spending patterns by state and different time periods across these metrics: spend by time of day and day of week across different transaction sizes. * Identifying best and worst trading days and time, including weekends. * Identifying top performing markets by state and suburb. |
| Image: |  |
| Image source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_85196847\_XXLARGE.jpg |
| ALT Text: | Ethnic man smiling at the camera while holding a tablet computer in a giftware store |
| Heading: | Customer Insights |
| Overlay text: | Customer Insights provides a user with high level insights into their key customer demographics and helps to identify potential new targets by:   * Understanding customers’ age and gender. * Identifying average spend per customer, average spend per transaction, average number per transactions. * Identifying where customers live. |
| Image: |  |
| Image source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_85474899\_XXLARGE.jpg |
| ALT Text: | Man behind the cafe counter smiling at the woman swiping her bank card at the tablet bank card reader |
| Heading: | Working Capital |
| Overlay text: | The Working Capital module contains a calculator which helps customers assess the effectiveness of their working capital cycle and the impact on cash flow by:   * Understanding the relationship between the individual elements of working capital and cash. * Assessing the cash impact of shortening the time between making a sale and collecting cash from customers. * Assessing the cash impact of reducing costs and managing creditors more efficiently. * Evaluating the way working capital is managed in the business. |
| Image: |  |
| Image source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_85191599\_XXLARGE.jpg |
| ALT Text: | Woman smiling at the tablet computer she is holding in a giftware store |

* 1. Introducing Self Service

|  |  |  |
| --- | --- | --- |
| **Screen type: Text and conversation interaction** | | |
| Sample layout: |  | |
| Heading: | Introducing Self Service | |
| Default text: | *Hi, my name is Morgan. I run a small architect business and I’ve been using NetBank for years. But as my business is growing, I’m wondering if there’s a way to share my NetBank access with more than other user to help me out with business transactions?* | |
| Prompt text: | Based on Morgan’s needs, which response would you give? | |
| Prompt button: | View responses | |
| **Character images** | | | |
| **Character 1 (Morgan) image:** | | Male Architect With Digital Tablet Studying Plans In Office royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/male-architect-with-digital-tablet-studying-plans-in-office-gm469649685-34448876?st=\_p\_man%20architect | |
| ALT text: | | Morgan, the customer, smiling and facing the viewer |
| **Character 2 (Banker) image:** | | african american businessman with colleague on background royalty-free stock photo  [to be displayed in a circle icon] | |
| **File location:** | | http://www.istockphoto.com/au/photo/african-american-businessman-with-colleague-on-background-gm516526459-48173528 | |
| ALT text: | | The Banker, smiling and facing the viewer |
| **Response text: (Note – each text section will have use a character icon displayed in a small circle)** | | | |
| **Response 1 text: (correct)** | | *If you consider CommBiz, there are many advantages to using it for business banking compared to NetBank. For example, with CommBiz, you can nominate different users to have different levels of access with your business account.* | |
| **Response 2 text: (incorrect)** | | *If you’re going to use CommBiz, you’re going to have to nominate different users with the right level of accesss who will then be given security tokens. First I’ll send you the forms for getting started in CommBiz. You might also want to set up Service Delegates for each token holder.* | |
| **CAF:** | | *Great, that would save me a lot of time. How does that work?* | |
| **WAF:** | | *Sounds like there’s a lot I have to go through to give users access. I think I’ll just stick to NetBank.* | |
| **Prompt (correct):** | | Click ‘Next’ to continue. | |
| **Prompt (incorrect):** | | TRY AGAIN | |
| **Programming:** | | Next button not active till learner chooses correct option | |

* 1. A closer look at Self Service…

**Screen description:**

Static screen with accordion interaction that gives more information about CommBiz Self Service features.

|  |  |
| --- | --- |
| **Screen type: Text and accordion interaction** | |
| Heading: | A closer look at Self Service… |
| Default text: | Self Service offers customers a range of features to manage and control their business activities, and gain valuable industry and economic insights. |
| Prompt text: | Click each heading to learn more. Then click ‘Next’ to continue. |
| **Background image:** | |
| Image description: | Blue background with credit card icons |
| **Headings and overlay text:** | |
| Heading: | Online statements and requests |
| Overlay text: | With just a few clicks of the mouse a customer can view online statements and balances and lodge paperless service requests, such as:   * Ordering a new card or PIN. * Changing a card limit (monthly and per transaction). * Cancelling or reissuing a card. * Changing cardholder contact details. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_90995179\_XXLARGE.jpg |
| ALT Text: | Woman sitting down at a table in a giftware store speaking on the phone with receipts in one pile |
| Heading: | Self Service reports |
| Overlay text: | Self Service reports include:   * User Reports: provides user information such as id, last login, access times. * Role Reports: provides information such as whether permissions are enabled and whether a token is required. * Account Reports: provides information such as Account Holder Type and Electronic Method of Operation. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_88994895\_XLARGE |
| ALT Text: | Ethnic woman sitting on a lounge in a cafe writing on a pad of paper while holding her tablet computer |
| Heading: | Commercial Card Self Service |
| Overlay text: | Allows customers to:   * Track cardholder activity, so they can see what’s being spent on each account as soon as it’s processed. * Set monthly and transaction limits for each employee or card, which is helpful for managing their expenses budget. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_40132892\_XXXLARGE.jpg |
| ALT Text: | Closeup of a pair of hand operating an EFTPOS machine |
| Heading: | Better Business Insights Report |
| Overlay text: | Gives businesses valuable insights into:   * Their customer base by featuring data on customer demographics, population and the broader Australian economy. * Upcoming trends in the market, spending patterns and potential changes in their operating environment. * How their performance compares with companies in similar industries and locations. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_25181217\_XLARGE.jpg |
| ALT Text: | Woman talking on the phone while looking at her computer in a floristry shop |
| Heading: | Service Delegate |
| Overlay text: | Creating Service Delegates can remove the need to print and sign forms when adding New Accounts or changing the Electronic Account Authority. A customer can nominate any identified token holder to become a Service Delegate. |
| Image: |  |
| Source: | Z:\Current\CBA\Sales and Relationship Excellence\Commbiz\module 2\Graphics\stock\new images\iStock\_81788563\_XXLARGE.jpg |
| ALT Text: | Overhead shot of a two men in conversation and a woman looking at her computer at a table in a cafe |

Topic 2 – Connecting CommBiz to the customer experience

2.1 Scenarios

**Screen description:**

Static screen with text and images that represent five different customers. Each customer links to a question or a business-banking need. Learners will practice linking a customer need to a CommBiz solution.

|  |  |
| --- | --- |
| **Screen type: Static screen with text and images** | |
| Heading: | Scenarios |
| Default text: | In the following scenarios you’ll come across five potential customers, each with a particular business banking need.  As a banker, you’ll be asked to recommend the best CommBiz product or solution based on your understanding of their needs and circumstances. |
| Prompt text: | Click each customer to begin the scenario. |
| **Image:** | |
| Customer 1: | Joseph, Coffee Shop Owner |
| Image: |  |
| Source: | http://www.istockphoto.com/photo/portrait-of-male-coffee-shop-owner-standing-behind-counter-gm508856652-85474863 |
| ALT text: | Joseph Beans, a coffee shop owner, with his elbows on the counter and smiling and facing the viewer |
| Customer 2: | Sula, Fashion Designer |
| Image: |  |
| Source: | http://www.istockphoto.com/photo/smiling-tailor-gm501171269-43050364 |
| ALT text: | Sula, a fashion designer, leaning on a table in her studio and smiling and facing the viewer |
| Customer 3: | Raul, Director of Entertainment Services business |
| Image: |  |
| Source: | http://www.istockphoto.com/photo/a-handsome-business-man-posing-for-a-portrait-photograph-gm470846314-62411796 |
| ALT text: | Raul, arms folded and smiling and facing the viewer |
| Customer 4: | Kara, Head of HR at a law firm |
| Image: |  |
| Source: | http://www.istockphoto.com/photo/female-entrepreneur-on-the-phone-gm171450542-21237005 |
| ALT text: | Kara sitting at her desk on the phone, smiling and facing the viewer |
| Customer 5: | David, CFO of an investment firm |
| Image: |  |
| Source: | http://www.istockphoto.com/photo/smiling-businessman-gm483227201-37420038?st=bfe8876 |
| ALT text: | David, standing up, and facing the viewer |

2.2 Joseph Beans, owner of Beanstalk Café

Learners are asked a question and must select the most appropriate response. This is an interim knowledge check, not a quiz.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Joseph Beans, owner of Beanstalk Café | |
| **Question text:** | *“I run a chain of four busy coffee shops across the CBD and want to know more about our customers’ spending habits. Is there an easy easy way for me to find out who our key customers are and what their daily spend is? Can I also track how we are performing against our competitors?”*  ***Based on your understanding of Joseph’s needs, which features of CommBiz would you recommend?*** | |
| Prompt text: | Select the two correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| Self Service | **🗶** |
| Daily IQ | **✓** |
|  | CommBiz Automated | **🗶** |
|  | Better Business Insights Report | **✓** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.**  Daily IQ gives customers unique daily insights into their business and sales.  Customers can track cash flow and working capital, gain insights into customer demographics and spending patterns, and uncover trends in card sales all through this free, easy-to-use iPad app and browser.  The Better Business Insights report shows:   * Data on customer demographics, population and the broader Australian economy. * Upcoming trends in the market, spending patterns and potential changes in a customer’s operating environment. * How the business is performing compared to other companies in similar industries and locations. | |
| **Wrong answer feedback:** | **Not quite.**  Daily IQ gives customers unique daily insights into their business and sales.  Customers can track cash flow and working capital, gain insights into customer demographics and spending patterns, and uncover trends in card sales all through this free, easy-to-use iPad app and browser.  The Better Business Insights report shows:   * Data on customer demographics, population and the broader Australian economy. * Upcoming trends in the market, spending patterns and potential changes in a customer’s operating environment. * How the business is performing compared to other companies in similar industries and locations. | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

2.3 Sula, Fashion Designer

Learners are asked a question and must select the most appropriate response. This is an interim knowledge check, not a quiz.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Sula, Fashion Designer | |
| **Question text:** | *“As a Fashion Designer I travel overseas on a regular basis to investigate the latest trends in fashion, source materials for my designs and network with people across the globe. Having access to my business banking while I’m in a hotel room or at the airport lounge that is secure would really give me peace of mind. I was burnt once with having to cancel all my credit cards while I was overseas after my account was hacked and I never want to go through that experience again.”*  ***After learning what happened to Sula, what solutions can you offer that will give her peace of mind when using CommBiz?*** | |
| Prompt text: | Select the three correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| CommBiz Markets | **🗶** |
| CommBiz Mobile | **✓** |
|  | NetLock USB | **✓** |
|  | Explain the key tips for avoiding email scams including questioning unusual emails and verifying the legitimacy of emails sent by the bank | **✓** |
|  | Give reassurance that she will never receive questionable emails branded as CBA or Commbiz | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.**   * Customers can access their accounts, make payments and authorise transactions anytime and anywhere across a range of mobile devices. * Customer transactions and details are secured by a digital certificate. * Customer information and transactions are automatically protected by a NetLock USB.   It’s also helpful to share the key tips for avoiding email scams with your customers to ensure they are aware of what kind of emails may pose a security risk. | |
| **Wrong answer feedback:** | **Not quite.**   * Customers can access their accounts, make payments and authorise transactions anytime and anywhere across a range of mobile devices. * Customer transactions and details are secured by a digital certificate. * Customer information and transactions are automatically protected by a NetLock USB.   It’s also helpful to share the key tips for avoiding email scams with your customers to ensure they are aware of what kind of emails may pose a security risk. | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

2.4 Raul, Director of 24/7 Entertainment

Learners are given a follow up question and need to select the most appropriate response. This is an interim knowledge check, not a quiz.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Raul, Director of 24/7 Entertainment | |
| **Question text:** | *“At 24/7 Entertainment we give our guests premium access to the most exclusive forms of entertainment. Whilst my staff enjoy lots of the free perks that come with the job, I’m mindful that every dollar we spend should be directly business related. I trust my staff to use our company credit cards responsibly, but I need to find a way where I can track employee spending and purchases so that everything we do can be accounted for.”*  ***Based on your understanding of Raul’s needs, which CommBiz feature do you believe will offer the best solution?*** | |
| Prompt text: | Select the correct option, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| CommBiz Mobile | **🗶** |
| Analytics and Daily IQ | **🗶** |
|  | Commercial Card Self Service | **✓** |
|  | Self Service reports | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.**  If a customer uses corporate or business cards to manage expenses and employee purchases, Commercial Card Self Service allows them to track spending, manage their cards remotely and more. | |
| **Wrong answer feedback:** | **Not quite.**  If a customer uses corporate or business cards to manage expenses and employee purchases, Commercial Card Self Service allows them to track spending, manage their cards remotely and more. | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

2.5 Kara, Head of HR at Sullivan & Giles

Learners are given a follow up question and need to select the most appropriate response. This is an interim knowledge check, not a quiz.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Kara, Head of HR at Sullivan & Giles | |
| **Question text:** | *“At Sullivan & Giles, we’re currently undergoing a transformation in our payroll system to achieve efficiencies and eliminate the need for double-data entry. We need a solution that is compatible with our existing accounting and payroll system. As the Head of HR I need to give our employees confidence that the payroll transformation will be seamless and accurate.”*  ***Based on your understanding of Kara’s business objectives, which CommBiz feature would you recommend to help her achieve her desired outcomes?*** | |
| Prompt text: | Select the correct option, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| Commbiz Automated | **✓** |
| Self Service | **🗶** |
|  | CommBiz Mobile | **🗶** |
|  | Better Business Insights Report | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.**  CommBiz Automated is integrated with a customer’s in-house financial systems. It:   * Accepts and receives payment instructions from most accounting and payroll packages such as SAP, Oracle, MYOB and Quicken. * Enables customers to send payment files to the Commonwealth Bank without having to log into CommBiz. This eliminates the need to re-enter data and ensures increased security and privacy for data files. | |
| **Wrong answer feedback:** | **Not quite.**  CommBiz Automated is integrated with a customer’s in-house financial systems. It:   * Accepts and receives payment instructions from most accounting and payroll packages such as SAP, Oracle, MYOB and Quicken. * Enables customers to send payment files to the Commonwealth Bank without having to log into CommBiz. This eliminates the need to re-enter data and ensures increased security and privacy for data files. | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

2.6 David, CFO of GYMA Investments

Learners are given a follow up question and need to select the most appropriate response. This is an interim knowledge check, not a quiz.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | David, CFO of GYMA Investments | |
| **Question text:** | *“At GYMA Investments, we want to participate in the global economy and captilise on the growth of emerging foreign markets. We need something that can track our overseas investments and enable us to conduct international business trading.”*  ***After learning more about David’s business, which two CommBiz features would you recommend?*** | |
| Prompt text: | Select the two correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| Analytics and Daily IQ | **🗶** |
| CommBiz Markets | **✓** |
|  | CommBiz Global Trade | **✓** |
|  | Online statements | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.**  CommBiz Markets offers a convenient way to access money market investments and conduct [foreign exchange](https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-markets/foreign-exchange.html) transactions online. Customers can access CommBiz Markets from any web browser, without the need to install specific software.  [CommBiz Global Trade](https://www.commbank.com.au/corporate/solutions/working-capital/international-trade.html) is an online system that gives customers a consolidated and real time view of their import and export finances, foreign exchange and cash management position. | |
| **Wrong answer feedback:** | **Not quite.**  CommBiz Markets offers a convenient way to access money market investments and conduct [foreign exchange](https://www.commbank.com.au/business/online-business-services/commbiz/commbiz-markets/foreign-exchange.html) transactions online. Customers can access CommBiz Markets from any web browser, without the need to install specific software.  [CommBiz Global Trade](https://www.commbank.com.au/corporate/solutions/working-capital/international-trade.html) is an online system that gives customers a consolidated and real time view of their import and export finances, foreign exchange and cash management position. | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

Topic 3 – Quiz

3.0 Quiz introduction

|  |  |
| --- | --- |
| Heading: | Quiz introduction |
| Default text: | It’s time to check your understanding of CommBiz.  In this quiz you will   * Attempt 10 questions * Receive final feedback when you have finished   To pass the quiz you need to answer at least 80% of questions correctly.  You must pass the quiz to complete this module. You can attempt the quiz as many times as you need to. |
| Prompt text: | Click 'Next' to begin the quiz. |

3.1 Question 1

|  |  |  |
| --- | --- | --- |
| **Screen type: Drop-down** | | |
| Heading: | Question 1 | |
| **Question text:** | One of your customers runs a retail floristry business and wants to know how Daily IQ can assist with cash flow projections. They also want to know how much does Daily IQ cost and where they can access it.  ***Based on your understanding of your customer’s requirements, how would you respond?*** | |
| Prompt text: | Select the three correct options, then click ‘Submit’. | |
| **Answer options:** | **Feature** | **Correct:** |
| It’s only available if they sign up for CommBiz Self Service | **🗶** |
| There is a nominal fee charged for each cash flow projection | **🗶** |
| It gives projections for all accounts linked to CommBiz or for select accounts | **✓** |
|  | They can view unlimited select accounts | **🗶** |
|  | It provides cash flow projection for the next 31 days, 6 months and 12 months | **✓** |
|  | It’s a free app that is downloaded onto an iPad | **✓** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.2 Question 2

|  |  |  |
| --- | --- | --- |
| **Screen type: Drop down list** | | |
| Heading: | Question 2 | |
| **Question text:** | A customer is curious to know why CommBiz has multiple security devices and is questioning whether they ‘really need all of them’. The customer asks you “they all do the same thing, don’t they?”  ***How would you respond to help your customer understand the differences?*** | |
| Prompt text: | Select the correct options from the drop down menu, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Drop down options (list all four options, correct answers shown):** |
| Go3 | Provides two-factor authentication |
| Pro260 | Provides three-factor authentication |
|  | NetLock USB | Authenticates the Internet connection to CommBiz |
|  |  | **Not correct but included for added complexity:** |
|  |  | Stores Login and Password information |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Continue’. | |

3.3 Question 3

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 3 | |
| **Question text:** | One of your customers is using NetBank for all their business transactions. He employs three staff and is not sure whether switching over to CommBiz will be ‘worth the trouble’. However, he will shortly be taking an extended holiday and is concerned about delegating access to his account.  ***To help your customer make a decision, which features of CommBiz would you recommend that will meet his needs?*** | |
| Prompt text: | Select the three correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| A maximum of one additional user can be added subject to them being a co-signatory for the business | **🗶** |
| Level of user permissions can be customised | **✓** |
|  | Monthly and transaction limits can be set for each employee or card | **✓** |
|  | Role permissions allow individual users to be assigned to a particular function, such as a payroll or accounts payable clerk | **✓** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.4 Question 4

|  |  |  |
| --- | --- | --- |
| **Screen type: Mutiple choice** | | |
| Heading: | Question 4 | |
| **Question text:** | One of your customers is a high net worth individual who has large investments in real estate. He is now looking to invest in global pharmaceutical companies. He wants to access CommBiz Markets to do online trade.  ***Considering your customer’s financial position, what are some ways they can become eligibile to use CommBiz Markets?*** | |
| Prompt text: | Select the two correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| Minimum money market investment of AUD50,000 held in a Cash Deposit Account | **✓** |
| CommBiz Markets is only available to companies and partnerships | **🗶** |
|  | Customers can access basic CommBiz Markets functionality without an investment account | **🗶** |
|  | Minimum money market investment of AUD100,000 held in a Cash Relationship Account | **✓** |
|  | Minimum money market investment of AUD10,000 held in a Cash Deposit Account or Cash Relationship Account | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.5 Question 5

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 5 | |
| **Question text:** | You are doing a review of your customer portfolio and notice there are quite a few small businesses and non-profit organisations that are using Netbank.  ***Based on your review of your portfolio, under what circumstances might it be worth starting a conversation with your customers about CommBiz?*** | |
| Prompt text: | Select the three correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| If more than one signature is required to approve transactions or payments | **✓** |
| If the customer has multiple directors and/or staff that require access | **✓** |
|  | If the customer wants to minimise their tax payments | **🗶** |
|  | If the customer trades in overseas currency | **✓** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.6 Question 6

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 6 | |
| **Question text:** | A customer is in the business of importing homewares from overseas and selling them on to consumers both in Australia and around the world through online and retail channels.  They like the idea of downloading a free app that can give them valuable insights and are curious to know which features of Daily IQ might be useful to them.  ***Which four features of Daily IQ would you talk through with your client based on your understanding of their needs?*** | |
| Prompt text: | Select the four correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| Cash Flow projections | **✓** |
| Merchant Insights | **✓** |
|  | Customer Insights | **✓** |
|  | Working Capital | **✓** |
|  | Global Trade | **🗶** |
|  | Self Service and Automations | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.7 Question 7

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 7 | |
| **Question text:** | One of your customers runs a B&B business in regional Australia. She wants a system that can help her streamline payments to her creditors but she tells you that her current accounts system doesn’t have sufficient controls available to approve payments.  ***Based on your customer’s situation, would you advise them to use CommBiz Automated to resolve their issue?*** | |
| Prompt text: | Select the correct option, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| Yes, the customer can use CommBiz Automated to upload and authorise payments | **✓** |
| No, CommBiz Automated can only be used to import and export files. It cannot be used to authorise payments. | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.8 Question 8

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 8 | |
| **Question text:** | You have a customer who runs a partnership called iCU which specialises in the research and development of optical wear.  The customer has an ongoing need for real-time foreign exchange transactions which is available in CommBiz Markets.  ***To assist your customer in using CommBiz Markets, what advice will you give them about the minimum annual foreign exchange turnover required?*** | |
| Prompt text: | Select the correct option, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| AUD 25,000 | **🗶** |
| AUD 50,000 | **🗶** |
|  | AUD 250,000 | **✓** |
|  | AUD 2 million | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.9 Question 9

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 9 | |
| **Question text:** | A customer asks you about the level of security when using the CommBiz Mobile app and whether this can be customised.  ***To assist your customer with their query, which of the following responses would you give?*** | |
| Prompt text: | Select the three correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| The app has built in NetLock | **✓** |
| The app requires login information and security tokens | **✓** |
|  | Each session is authenticated by an encrypted digital certificate | **✓** |
|  | The user can customise the levels of authentication required | **🗶** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.10 Question 10

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice** | | |
| Heading: | Question 10 | |
| **Question text:** | One of your customers runs a business that specialises in providing high quality wedding décor for her clients. With demand for her services going through the roof, she is needing to employ temporary staff to make purchasing decisions on her behalf, however, she wants to ensure that each purchase stays within budget.  She asks you how the Self Service function of CommBiz can assist her with managing her expenses budget.  ***Considering your customer’s needs, what are the ways in which Self Service can assist them?*** | |
| Prompt text: | Select the three correct options, then click ‘Submit’. | |
| **Answer options:** | **Option** | **Correct:** |
| It allows a user to override or stop a transaction if it is not within budget | **🗶** |
| It allows a user to set monthly and transaction limits for each employee or card | **✓** |
|  | It allows a user to change a card limit (monthly and per transation) | **✓** |
|  | It allows a user to track cardholder activity as soon as transactions are processed | **✓** |
| **Randomise options:** | Yes | |
| **Correct answer feedback:** | **That’s right.** | |
| **Wrong answer feedback:** | **Not quite.** | |
| Feedback prompt text: | Click ‘Next’ to continue. | |

3.11 Quiz results

|  |  |
| --- | --- |
| Heading: | Quiz results |
| Default text – pass: | Thank you for completing the quiz.  Congratulations!  You have successfully completed the **Commbiz – Exploring the essentials** module.  Your successful completion status will be updated in PeopleLink. |
| Prompt text pass: | Click ‘x’ to close this session. |
| Default text – fail: | Thank you for attempting the quiz.  Unfortunately you have not answered enough questions correctly to pass.  Review the topics within this module and then have another go.  You can try as many times as you need to. |
| Prompt text fail: | Click ‘Reattempt’ to retake the assessment. |
| Prompt text fail: | Click ‘Home’ to return to the home page. |