

CBA

Payables and Receivables

eLearning script

Version 1.6

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# Version control

|  |  |  |  |
| --- | --- | --- | --- |
| **Version** | **Date Created** | **Purpose** | **Created/Amended by** |
| 1.0 | 2017.05.26 | Draft | Savv-e (KW) |
| 1.1 | 2017.05.29 | Draft (reviewed) | Savv-e (EB) |
| 1.2 | 2017.06.08 | CBA Round 1 feedback | CBA |
| 1.3 | 207.06.09 | Implement feedback | Savv-e (MC) |
| 1.4 | 2017.06.13 | CBA Round 2 feedback | CBA |
| 1.6 | 2020.10.22 | Clean | Savv-e (KW) |

# How to read this document

This document provides a precise specification to be used for the build of the Domestic **Payables and Receivables** eLearning module. Each numbered section 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 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 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

A ‘Resources’ icon in the header of the eLearning component launches a list of resources with links to those resources.

[CBA: if there are additional resources you would like to see included, please list them below]

|  |  |  |
| --- | --- | --- |
| **Resource** | **Hyperlink/PDF** | |
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# Detailed script

## Home page

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| --- | --- | --- | --- | --- |
| **Screen type: Home page** | | | | |
| Default text: | | Welcome to Domestic Payables and Receivables. | | |
| Prompt text: | | **Click a topic to begin.** | | |
| **Topic** | **Topic title** | | **Topic text** | **Images** |
| 1 | **Payables and Receivables** | | Discover the range and flexibility of the Domestic Payables and Receivables suite of products.  Time required: 5 minutes | From topic 1 |
| 2 | **Client conversations** | | Start conversations with three prospective clients who have potential Domestic Payables and Receivables needs.  Time required: 10 minutes | The three client icons |
| 3 | **Challenge** | | Take the challenge and assess your understanding of Domestic Payables and Receivables.  Time: 5 minutes  Note: The challenge will unlock when you’ve completed all the topics. | Challenge icon |

## Topic 1: Introduction to Payables and Receivables

### Payables and Receivables

|  |  |  |  |
| --- | --- | --- | --- |
| **Screen type: Graphical buttons with text pop up** | | | |
| Heading | | **Payables and Receivables** |
| Default text: | | A lot of our clients want an end-to-end solution that allows them to process or receive **payments** and generate **transaction reports** to reconcile their daily accounts.  CBA offers a comprehensive solution through our Domestic Payables and Receivables product suite.  Let’s look at how we can help our clients to manage their working capital more efficiently. |
| Prompt text: | | **Click the buttons to learn more.** |
| Image: | | http://commnet.cba/kb/ppl/ProductsServices/Receivables/PublishingImages/Payables_Receivables.jpg |
|  | | The diagram, above, is used as reference. The topics will be personalised by making each a speech bubble coming from a client. |
| **Button 1: I’d like quick and easy payment options** | | | |
| **Pop up text:** | We offer our clients various payment methods and help them to provide quick and simple ways to pay staff and suppliers and to receive payments from customers. | | |
| **Button 2: I’d like to improve my account reconciliation process** | | | |
| **Pop up text:** | We reduce the reconciliation burden for our clients by providing data that can integrate with their systems. | | |
| **Button 3: It would be great to reduce manual processes** | | | |
| **Pop up text:** | We provide options that can automate invoicing and approval processes to reduce manual handling. | | |
| **Button 4: I need specialised payment options** | | | |
| **Pop up text:** | Our products allow clients to make and receive AUD payments domestically through Direct Entry / \*RTGS / or BPAY.  \*Real Time Gross Settlements | | |

### Reporting

|  |  |  |
| --- | --- | --- |
| **Screen type: Button list** | | |
| Heading | **Reporting** |
| Default text: | We offer multiple reporting solutions for our customers depending on their reconciliation needs.  It’s important to discuss specific reporting needs with clients – the options and flexibility we offer are often the deciding factor for clients who choose our Receivables solutions. |
| Image: | Client with banker. Banker is saying ”Flexible transaction reporting” and client is saying “That’s what I need” |
| Button title | **Button action** |
| More about Reconciliation Reporting | Displays overlay that has buttons with pop up text. |
| Overlay that has buttons and pop up text. | |
| Default text | Our reconciliation reporting provides clients with the ability to view their transaction details to help them reconcile their accounts.  We promise to deliver all reports by 6 a.m. the next day, if not before. |

### CommBiz

|  |  |
| --- | --- |
| **Screen type: Hotspot with overlay** | |
| **Heading:** | **CommBiz** |
| **Default text:** | CommBiz is CommBank’s online banking solution for business clients. It’s key to our Payables and Receivables products.  Business clients use CommBiz to interact with CBA. This includes using CommBiz as the channel to initiate payment requests as well as to download data reports to help identify payments that have been received.  Want to see how CommBiz and Payables and Receivables products work together to meet our clients’ needs?  First, let’s find out exactly what that those needs are.  Click the buttons to find out more. |
| **Image:** | Information on diagram is revealed one section at a time when buttons are clicked  Client needs: Be able to make and receive payments  Client needs efficient ways to reconcile bank accounts.  CommBiz  Payables and Receivables  Payments that can be initiated through CommBiz are:   1. Direct Credit and Direct Debit files (Direct Entry Payments). 2. BPAY payments (only through CommBiz Web Interface). 3. Priority Payments (RTGS). 4. Trans-Tasman payments to New Zealand accounts.   Reports available through CommBiz:  1. BAI2  2. BTRS  3. DE List  4. BPAY |
| **Button 1: Clients needs** | |
| **Pop up text:** | Payables and Receivables  Payments that can be initiated through CommBiz are:  1. Direct Credit and Direct Debit files (Direct Entry Payments).  2. BPAY payments (only through CommBiz Web Interface).  3. Priority Payments (RTGS).  4. Trans-Tasman payments to New Zealand accounts. |
| **Button 2: With CommBiz** | |
| **Pop up text:** | Reports available through CommBiz:   1. BAI2 2. BTRS 3. DE List 4. BPAY |

### Getting started with Payables and Receivables

|  |  |
| --- | --- |
| **Screen type: Static text and image** | |
| **Heading:** | **Getting started with Payables and Receivables** | |
| **Default text:** | We’ve chosen three quite different Payables and Receivables solutions to show you how you can help meet your clients' needs.  You will have an opportunity to review the client information and determine the right solution to enhance the way the client manages their business. | |
| **Image:** | Hand picking a book from a library | |

### Which solution?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Screen type: Multiple choice question with buttons and overlays** | | | | |
| **Heading:** | **Which solution?** | | | |
| Questions text: | **The client situation:**   * My company receives many payments from customers. * It can be difficult to identify who has made the payment from the information provided in transaction statement. * I need enriched information and transaction detail to help identify the payer. | | | |
| Prompt: | **Select the product that could potentially satisfy the client needs.** | | |
| Answer options: | | Options |  | | |
| Accounts Payable Exchange | **X** | | |
| Trans-Tasman | **X** | | |
| Transaction Reporting | **✓** | | |
| Correct answer feedback: | | That’s right.  Transaction Reporting offers multiple reports depending on client requirements. | | | |
| Incorrect answer feedback: | | Not quite. | | | |
| Buttons | | Overlay text | |
| **Transaction Reporting:** | | As part of transaction reporting, we provide our customers with the ability to view their transactions details from the previous day to help them reconcile their accounts.  We commit to delivering all these reports by 6 a.m. the next day, if not before. We offer multiple reports depending on client requirements such as:  1. BPAY reports – Both end-of-day and intraday reports for BPAY transactions.  2. DE List Reports - Daily reports detailing Direct Entry items posted the previous day to a nominated account.  3. BAI2 Reports – These contain account data for SAP-based demand deposit accounts, business loan accounts and corporate credit cards.  4. BTRS Report - BTRS is an improvement on BAI2. BTRS provides greater information detail on transaction accounts and a complete transaction narrative.  Customers can download these reports through CommBiz web or can have them flow directly into their ERP systems via CommBiz automated. | |

### Which solution?

|  |  |  |  |
| --- | --- | --- | --- |
| **Screen type: Multiple choice question with buttons and overlays** | | | |
| **Heading:** | **Which solution?** | | |
| Questions text: | **The client situation:**   * I run a business here in Australia and in New Zealand, but my head office is in Australia. * In Australia, I have CommBiz and in New Zealand I have ASB FastNet. I find it very difficult to transact – is there an easy way to pay my New Zealand suppliers and employees? Can I do everything from a one banking platform? | | |
| Prompt: | **Select the solution that could potentially satisfy the client needs.** | | |
| Answer options: | | Options |  |
| Accounts Payable Exchange | **X** |
| Trans-Tasman | **✓** |
| Transaction Reporting | **X** |
| Correct answer feedback: | | That’s right.  Trans-Tasman is the right solution for clients wishing to manage their transaction banking requirements in Australia and New Zealand without the need for two electronic banking systems - CommBiz (CBA) and FastNet (ASB). | |
| Incorrect answer feedback: | | Not quite.  Trans-Tasman is the right solution for clients wishing to manage their transaction banking requirements in Australia and New Zealand without the need for two electronic banking systems - CommBiz (CBA) and FastNet (ASB). | |
| Buttons | | Overlay text | |
| **Trans-Tasman:** | | Trans-Tasman offers clients the ability to process domestic payments between Australia and New Zealand, reconcile transaction data files and manage cash using CommBiz.  Trans-Tasman is suitable for clients with a centralised treasury and finance team, most likely located in Australia, with responsibility for managing cash and payment operations in both countries. The client needs to have an existing ASB account to be able to use Trans-Tasman functionality.  Benefits:   1. Administer CommBiz and ASB accounts in one place 2. Tailor approval and administration structures 3. Pay suppliers and staff seamlessly | |

### Which solution?

|  |  |  |  |
| --- | --- | --- | --- |
| **Screen type: Multiple choice question with buttons and overlays** | | | |
| **Wireframe:** | Title the product information button area “Research” Overlays are presented like a fact sheet | | |
| **Heading:** | **Which solution?** | | |
| Question text: | **The client situation:**   * ACME Pty Ltd is a company that processes over 10,000 invoices per year. * Cost of manual processing for Accounts Payable is high as our team takes a long time to open, sort, link to Delivery Order and Purchase Order, get the GL code and respective approvals. As we have various business rules to approve different kinds of invoices, it either takes very long or we lose invoices during all this processing! * We can’t even take advantage of early payment discounts. | | |
| Prompt: | **Select the product that could potentially satisfy the client needs.** | | |
| Answer options: | | Options |  |
| APEX | **✓** |
| Trans-Tasman | **X** |
| Transaction Reporting | **X** |
| Correct answer feedback: | | That’s right.  APEX offers clients an end-to-end automated accounts payable solution to remove manual processing. | |
| Incorrect answer feedback: | | Not quite.  Accounts Payable Exchange is the right product for this situation as it offers clients an end-to-end automated accounts payable solution to remove manual processing. | |
| Buttons | | Overlay text | |
| **Accounts Payable Exchange (APEX):** | | A solution which automates the end-to-end Accounts Payable (AP) process for clients – namely the receiving, opening, interpreting, inputting, allocation and preparation of invoices for payment.  The solution uses connected technology to collate and convert all invoice information into data, making it faster to get all the information clients need to approve and pay suppliers.  Clients do not require CommBiz to use Accounts Payable Exchange. | |

### More products

|  |  |  |  |
| --- | --- | --- | --- |
| **Screen type: Graphic button with overlay** | | | |
| Screen description: | | *Screen with text and buttons that launch overlays* | |
| Heading | | **More products** | |
| Default text: | | There are many Payables and Receivables products. The most commonly used payments available in CommBiz are:   * Direct Credit * BPAY® * Direct Debit * Priority Payments | |
| Prompt: | | **Click on each client to find out which products they use and how it helps them in their business.** | | |
| Button title | | **Button image** | Button action |
| Making payments | | Baker |  |
| Receiving payments | | Gym owner |  |
| **Overlay 1: Making payments** | | | | | |
| **Overlay heading:** | **Making payments** | | | | |
| **Default text:** | “My business is like most. To make payroll payments I use CommBiz as a payment channel for **Direct Credit.**  **Direct Credit** allows me to pay one or many people in a single transaction. Employees who have Commbank accounts get their pay immediately; others receive theirs in batches throughout the day.  From time to time, I need to pay someone urgently. **Priority Payments** allows me to pay a nominated account in real time (within about an hour).” | | | | |
| **Overlay 2: Receiving payments** | | | | | |
| **Overlay heading:** | **Making payments** | | | | |
| **Default text:** | Click each button to learn about Receiving Payments - BPAY and Receiving Payments - Direct Debit. | | | | |
| **Button 1: BPAY** | | | | | |
| **Overlay heading:** | **BPAY – receiving payments** | | | | |
| **Default text:** | Using BPAY means that I can allocate unique Customer Reference Numbers (CRNs) to each of my customers so I can easily identify them when they make a BPAY payment.  BPAY allows our customers to pay their bill at a time determined by them. They log into their payment channel and make a payment using our unique identifier (Biller Code) and we receive funds that we can easily reconcile. | | | | |
| **Button 2: Direct Debit** | | | | | |
| **Overlay heading:** | **Direct Debit – receiving payments** | | | | |
| **Default text:** | We now have 25 gyms around Australia. Our 25,000 members pay the same fee every month so we use Direct Debit.  This makes it possible to receive the recurring payments from our customers as well as helping us control when we receive the funds.  We chose CommBank because their Direct Debit system credits the funds to our account on the same day. Other banks may hold funds for up to three days. | | | | |

### Eligibility

|  |  |  |  |
| --- | --- | --- | --- |
| **Screen type: Multiple choice questions, answers** | | | |
| **Heading:** | **Eligibility** | | |
| Prompt: | **Select the statements that are true.** | | |
| Answer options: | | Options | True | |
| Only relationship-managed clients can access the Accounts Payable Exchange (APEX) or Direct Debit solutions. | **✓** | |
| All Payables and Receivables products require CommBiz. | **X** | |
| Having CommBiz automatically qualifies clients for Direct Credit and Priority Payments. | **✓** | |
| Correct answer feedback: | | **That’s right.**  There are some restrictions on products where financial risk is involved.  For example, Accounts Payable Exchange and Direct Debit can only be offered to clients who are relationship-managed.  Accounts Payable Exchange does not require CommBiz; CommBiz gives clients access to Direct Credit and Priority Payments. | | |
| Incorrect answer feedback: | | **Not quite.**  Actually, there are some restrictions on products, particularly where financial risk is involved.  For example, Accounts Payable Exchange and Direct Debit can only be offered to clients who are relationship-managed.  Accounts Payable Exchange does not require CommBiz; CommBiz gives clients access to Direct Credit and Priority Payments. | | |

## Topic 2: Client Conversations

### Client conversations

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Screen type: Button list** | | | | |
| Screen description: | Functions similar to home page so learner is introduced to client before launching into the conversation.  Instead of Launch Topic the button will say ‘Launch conversation’ | | | |
| Heading | **Client conversations** | | | |
| Default text: | It’s now time to use your knowledge about Payables and Receivable products in the conversations you’ll have with clients. | | | |
| Prompt: | **Click on a customer to launch into a meeting with them and progress the conversation.** | | | |
| **Button image** | | **Button title** | **Image on pop up** |
| Icon representing ABC Super | | **ABC Super** | From 2.2 |
| Icon representing Bio Pharmaceuticals | | **Bio Pharmaceuticals** | From 2.6 |
| Icon representing Real Estate | | **Advantage Real Estate** | From 2.10 |

### Connecting with ABC Super

|  |  |
| --- | --- |
| **Screen type: Text and image** | |
| **Wireframe:** |  |
| **Heading:** | Connecting with ABC Super |
| Default text: | ABC Super is a growing Superannuation provider with offices in three Australian capital cities. During an account management meeting, their CFO, Ray, mentions some issues they want to discuss with you.  Ray: "My biggest concern for ABC Super right now is our accounts payable process. The processing time can be up to 60 days and our suppliers sometimes don’t get paid on time. It’s putting a strain on some supplier relationships."  **Choose the best question from the options provided. The best question will progress the conversation.** |
| **Image:** | Ray at desk in ABC Super office – example below. Would be better if flipped so Ray is on right (will suit next screen better) |
| **Button 1: How can I help you with that?** | |
| **Overlay text:**  Overlay has close button | Ask a more detailed question to get an understanding of ABC Super’s specific needs.  Try again. |
| **Button 2: What is the biggest issue you are experiencing with the accounts payable process?** | |
| **No overlay** | NA – clicking this button takes them to the next page as it is a good way to progress the conversation. |
| **Button 3: That’s no good. If you contact the Solutions Engineering Team, they will be able to help you.** | |
| **Overlay text:**  Overlay has close button | Ask more questions to get a better understanding of ABC Super’s needs before referring them to the Solutions Engineering Team.  Try again. |

### Exploring client needs

|  |  |
| --- | --- |
| **Screen type: Hotspot with pop up speech text** | |
| **Wireframe:** |  |
| Heading | **Exploring client needs** |
| Default text: | Ray tells you that business has grown over the past two years and they’re now processing in excess of 2,000 invoices every month. |
| Prompt: | **Click on Ray to ask him more questions.** |
| **Image:** | Banker and Ray talking. Banker will be on left (character with back to us) and Ray on right so positioning of Ray’s responses can be visually related to Ray. |
| **Speech bubble buttons** | |
| **Question text 1:** | “What is your current accounts payable process?” |
| **Question text 2:** | “How visible is your cash management plan?” |
| **Question text 3:** | “What are your current invoice processing costs?” |
| **Overlays** | |
| **1 Speech text:** | “It’s a manual process. It often takes a long time and there’s often duplication of invoices which I’m sure could be avoided with an automated system.” |
| **2 Speech text:** | “We only get data once a month, after the invoices are processed, which makes day-to-day financial decisions much more difficult.” |
| **3 Speech text:** | “We have calculated recently that our costs are as high as $34 per invoice.” |

### The clues

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | **The clues** | |
| **Question text:** | ABC Super’s accounts payable process is costing them time and money.  What clues did you pick up in Ray’s responses that indicate Accounts Payable Exchange may be the right solution for their accounts payable problems? | |
| **Image:** | ABC Super office background | |
| **Answer options:** | **Option** | **Correct** |
| Processing over 10,000 invoices per year. | **✓** |
| Needs funds to be credited to their account near real time. | **X** |
| Needs to improve cost and efficiency of accounts payable processing. | **✓** |
| Needs visibility of invoices and transactions to manage cash flow. | **✓** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  Those were the clues in Ray’s responses that point directly towards Accounts Payable Exchange being the right solution for ABC Super. | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.**  Here are the clues in Ray’s responses that point directly towards Accounts Payable Exchange being the right solution for ABC Super. (Correct answers are highlighted). | |

### Leading the way

|  |  |
| --- | --- |
| **Screen type: Button with overlay** | |
| Heading | **Leading the way** |
| Default text: | By opening up the conversation, you’ve allowed Ray to provide more details about his accounts payable process. This has identified the need for ABC Super to have an automated end-to-end accounts payable system.  Click on each of the buttons to see how ABC Super’s business needs were met. |
| Button title: | Solutions Engineering Team |
| Overlay 1: Solutions Engineering Team | |
| **Default text** | The Solutions Engineering team act quickly and skilfully to support ABC Super to define their high-level business requirements and come up with an estimated quote to build the solution.  Once ABC Super accept the quote, the Client Implementation Team then work with them to implement the solution within the agreed timeframes... |
| **Overlay image** |  |
| Overlay 2: Benefits to ABC Super | |
| **Default text** | The benefits to ABC Super were:   * reduced costs * improved workflow control * reduced invoice processing time * improved reporting, visibility audit and fraud protection |

### Connecting with Bio Pharmaceuticals

|  |  |
| --- | --- |
| **Screen type: Text and image** | |
| **Wireframe:** |  |
| **Heading:** | **Connecting with Bio Pharmaceuticals** |
| Default text: | Bio Pharmaceuticals is looking to expand.  You are conducting a business review over the phone with Samantha, the CFO. Samantha tells you that they have finally broken into the New Zealand pharmaceutical market.  Choose the best question from the options provided. The best question will progress the conversation. |
| **Image:** | Split screen with Banker on phone to client |
| **Button 1: “Great news. You’re going to need some working capital to get your sales people on the road.”** | |
| **Overlay text:**  Overlay has close button | Before you reach any conclusions, let’s find out about what their needs are in New Zealand.  Try again. |
| **Button 2: “Good to hear. I’ll get our ASB people to talk to you about opening an account.”** | |
| **Overlay text:**  Overlay has close button | Samantha may already have arranged an ASB account, or may not even know what it is. You could ask: “Do you know about the electronic banking systems you’ll need?”  Try again. |
| **Button 3: “Wil you be making payments in New Zealand Dollars?”** | |
| **No overlay** | NA – this button has the action of taking learner to the next page as it was a good way to progress the conversation. |

### Exploring client needs

|  |  |  |  |
| --- | --- | --- | --- |
| **Screen type: Conversation** | | | |
| **Wireframe:** |  |
| Heading: | **Exploring client needs** | |
| **Default text:** | Samantha starts by answering the question you asked.  Listen for clues as you allow her to talk more about the plans for Bio Pharmaceuticals. | |
| Image: | Generic background – focus is on the conversation layout | |
| **Samantha** | | |
| **Speech text:** | “We need to manage transactions such as paying staff, suppliers and receiving payments in New Zealand.” |
| **Slide image:** | Small version of Samantha head shot used in the split screen on 2.6 |
| **Banker** | | |
| **Speech text:** | “Are you setting up an accounts team in New Zealand?” |
| **Slide image:** | Small version of Banker head shot used in the split screen on 2.6 |
| **Samantha** | | |
| **Speech text:** | “No, we want a centralised finance team in Australia that manages cash and payment operations in both countries.” |
| **Slide image:** | Small version of Samantha head shot used in the split screen on 2.6 |
| **Banker** | | |
| **Speech text:** | “Trans-Tasman may be able to help you with the needs you have outlined. Do you have an Auckland Savings Bank account?” |
| **Slide image:** | Small versions of Banker head shot used in the split screen on 2.6 |

### The benefits

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | The benefits | |
| **Question text:** | What can you tell Samantha about Trans-Tasman? | |
| **Image:** | Office background | |
| **Answer options:** | **Option** | **Correct** |
| As a CommBiz customer, they’ll need to apply for access to Trans-Tasman functionality once they have an ASB account linked in CommBiz. | **X** |
| Trans-Tasman will allow Bio Pharmaceuticals to pay suppliers and staff seamlessly in both countries from a centralised finance team. | **✓** |
| With Trans-Tasman, it’s possible to tailor approval and administration structures to suit processing, reconciliation and cash management needs. | **✓** |
| Bio Pharmaceuticals will be able to transact with peace of mind using a single banking platform and interface. | **✓** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  As a CommBiz customer, Bio Pharmaceuticals will have automatic access to Trans-Tasman functionality once they have an ASB account linked in CommBiz. | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.**  The correct answers are highlighted.  As a CommBiz customer, Bio Pharmaceuticals will have automatic access to Trans-Tasman functionality once they have an ASB account linked in CommBiz. | |

### Leading the way

|  |  |  |
| --- | --- | --- |
| **Screen type: Button with pop up carousel** | | |
| Screen description: | *Click and reveal hotspot* | |
| Heading | **Leading the way** | |
| Default text: | Samantha is keen to take advantage of Trans-Tasman. | |
| Prompt | **Click on 'CommBiz Login' button to log into Samantha's CommBiz Service.** | |
| **Image:** | Bankers PC monitor with a “Refer to Client Maintenance” button | |
| Button title | | Button action |
| Commbiz Login | | Makes carousel appear |
| **Slide 1: First Steps** | | |
| **Default text:** | They establish that TransPharma needs to open an ASB account and arrange for this to happen with the ASB team. | |
| **Image:** | Samantha typing into PC with ASB on screen. | |
| **Slide 2: Identifying needs** | | |
| **Default text:** | The Banker and Samantha go through a discovery process to make sure that approval and administration structures are tailored to Bio Pharmaceuticals’s needs. | |
| **Image:** | Hand showing ticks off checklist | |
| **Slide 3: Needs Met** | | |
| **Default text:** | The Banker provides Samantha with the documentation required to give authority for the ASB account to electronically link to their CommBiz account. | |
| **Image:** | Samantha at TransPharma office smiling. | |

### Connecting with Advantage Real Estate

|  |  |  |
| --- | --- | --- |
| **Screen type: Text and image** | | |
| **Wireframe:** | Note to developer: BG plumbing services images and backgrounds can be found in the eCommerce Solutions module. |
| **Heading:** | **Connecting with advantage real estate** |
| Default text: | Advantage is a rapidly growing real estate company. You're meeting with their Financial Controller, Ahn, to learn more about their needs.  Ahn: "We are a real estate agency with a number of sales agents, a large rent roll and many tenants making payments on a fortnightly or monthly basis.  We offer a variety of payment methods to tenants, landlords and solicitors.  Our rent roll has doubled over the last five years and we are finding it difficult to reconcile all the rental payments credited to our bank account."  Choose the best question from the options provided. The best question will progress the conversation. |
| **Image:** | Ahn and Banker at Advantage Real Estate |
| **Button 1: “What specific challenges are you having with reconciling funds?”** | |
| **No overlay** | NA – clicking this button takes them to the next page as it is a good way to progress the conversation. |
| **Button 2: “The Client Implementation Team could possibly help with this.”** | |
| **Overlay text:**  Overlay has close button | It’s important to know that some Payables and Receivables solutions can be managed by the Banker. Use the Client Implementations Team for more complex solutions or multiple Domestic Payables and Receivables solutions. Try again. |
| **Button 3: “Are you looking to expand your business in the next few years?”** | |
| **Overlay text:**  Overlay has close button | Even though this question will help you to understand the client’s future strategy, it will not help you to understand the immediate needs. The client has mentioned a specific reconciliation problem that they want to discuss with you. Try again. |

### Exploring client needs

|  |  |  |
| --- | --- | --- |
| **Screen type: Hotspot with pop up speech text** | | |
| **Wireframe:** |  |
| Heading | **Exploring client needs** |
| Default text: | Ahn tells you that the rental payments made by tenants are not clearly identified and they are finding it difficult to match the payment to the property in their systems.  He also mentions that a lot of the time tenants try and identify the property in the lodgement reference but they run out of space! This adds to the difficulty in reconciling payments.  You’re thinking that CommBank may have transaction reporting to suit Ahn’s needs. In particular, BTRS and DE List reporting may help with this solution. |
| Prompt: | **Click on Ahn to ask him more questions** **and then click on each question to see his response.** |
| **Image:** | Banker and Ahn talking. Banker will be on left (character with back to us) and Ray on right so positioning of Ahn’s responses can be visually related to Ahn. |
| **Speech bubble buttons** | |
| **Question text 1:** | “What information do you want to see in your reconciliation reports?” |
| **Question text 2:** | “Do you know that CommBank has an enhanced bank account statement report that may suit your needs better?” |
| **Question text 3:** | “How would you like to receive your reports?” |
| **Overlays** | |
| **1 Speech text:** | “We need a more detailed description of the transaction. It would also be great to know why payments have been rejected as well as the payment origin (trace accounts).” |
| **2 Speech text:** | “No – until now we have been balancing our bank accounts using the BAI2 statements we downloaded from CommBiz. That type of report would be of great benefit to us.” |
| **3 Speech text:** | “It would be great if they could be made available directly through our ERP\* system as needed at the start of our working day.”  \*Enterprise Resource Planning |

### Responding to Ahn

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | **Responding to Ahn** | |
| **Question text:** | Ahn provided you with more information about his business needs in relation to reporting and reconciliation.  **Which of the following two statements about reporting is TRUE?** | |
| **Image:** | updated image (real estate agency) required | |
| **Answer options:** | **Option** | **Correct** |
| The BTRS report provides more information about transaction details, including extra transaction codes. | **✓** |
| The BTRS report is only for BPAY transactions. | **✖** |
|  | The DE List report gives you information not captured in the BTRS report, including reasons for returned and rejected payments. | **✓** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  The DE List report can help you manage returns to the payment original trace account. Previously Ahn would have lodged a trace request with the bank, costing him money. | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.**  The DE List report can help you manage returns to the payment original trace account. Previously Ahn would have lodged a trace request with the bank, costing him money. | |

### Leading the way

|  |  |  |
| --- | --- | --- |
| **Screen type: Hotspot with pop up carousel** | | |
| **Wireframe:** |  | |
| Heading | **Leading the way** | |
| Default text: | After further discussion with Ahn about the potential for tailored transaction reporting, he is interested in getting access to the new BTRS report and the DE List. | |
| Prompt: | **Click the ‘CommSee Work Item Message (WIM)’ button to see how we supported Ahn through the process.** | |
| **Image:** | Bankers PC monitor with a “ CommSee WIM” button. | |
| Button title | | Button action |
|  | | Makes carousel appear |
| **Slide 1** | | |
| **Slide title:** | The initial conversation | |
| **Slide text:** | The Banker asked Ahn to send through a list of the bank accounts that he would like to be linked to the two reports. The banker also discussed additional filtering features of the DE List report. | |
| **Slide image:** | Ahn at PC viewing a report. | |
| **Slide 2** | | |
| **Slide title:** | Getting it right | |
| **Slide text:** | The Banker created a CommSee Work Item (WIM) and attached the client instructions to enable access to the BTRS and DE List reports. | |
| **Slide image:** | Split screen between Ahn and Client Maintenance Team | |
| **Slide 3** | | |
| **Slide title:** | A great outcome | |
| **Slide text:** | Access to different reconciliation reports was a great benefit to Advantage Real Estate.  Ahn utilised the extra information he was able to access through BTRS and DE List reports and was able to implement a more efficient reconciliation process within his business. | |
| **Slide image:** | Close-up of reconciliation report showing positive graph | |

## Topic 3: Challenge

### Challenge

|  |  |
| --- | --- |
| **Screen type: Static text & images** | |
| **Heading:** | Challenge |
| **Default text:** | Take the challenge and test your understanding of Payables and Receivables.  In this assessment you’ll attempt five questions. To pass the assessment you need to successfully answer at least four questions.  You must pass the assessment to complete this module. |
| **Prompt text:** | **Click 'Next' to begin the assessment.** |

### Question 1

* Learning outcome: Be able to articulate the role of CommBiz in payables and receivables.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | **Question 1** | |
| **Question text:** | The North Coast Giants AFL Club are a sporting club with over 500 players registered. Every year they gain at least 50 new players.  The club wants to streamline the way they collect registration fees and have the following requirements:   * Improve efficiency of their reconciliation process * Accelerate cash flow, ensuring cleared funds are available the next day * Offer new and existing club members a convenient way to pay registration fees.   Which solution could potentially meet the North Coast Giant’s needs? | |
| **Image:** | Generic background from earlier screens | |
| **Answer options:** | **Option** | **Correct** |
| Direct Credit | **X** |
| Trans-Tasman | **X** |
| Direct Debit | **✓** |
| Priority Payment | **X** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  Direct Debit allows Billers to initiate payments and allows customers to give authority to businesses to debit their nominated bank (cheque or savings) account with any Financial Institution within Australia. | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.** | |

### Question 2

* Learning outcome: Ask key questions to identify clients’ needs that relate to Payable and Receivables.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | **Question 2** | |
| **Question text:** | Beacon Hills Technical College have over 3000 students attending their campus. The College processes over 25,000 invoices per year and want to update and automate their accounts payable process.  Which two benefits could Beacon Hills Technical College potentially see if they implemented the Accounts Payable Exchange (APEX) product? | |
| **Image:** | Generic background from earlier screens | |
| **Answer options:** | **Option** | **Correct** |
| Process invoices more quickly | **✓** |
| Improve reporting and auditing | **✓** |
| An increase in invoices | **X** |
| Increase processing costs | **X** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  Accounts Payable Exchange has the potential to enable businesses to process invoices more quickly and improve overall reporting and auditing. Other potential benefits include a reduction in:   * paper usage * duplicate invoices * invoice approval rate timeframes | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.** | |

### Question 3

* Learning outcome: Correlate clients’ business needs with appropriate Payables and Receivables products using their high-level understanding of the Payables and Receivables products.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | Question 3 | |
| **Question text:** | WOW Accounting is a firm of accounts and business advisers who provide small businesses with tools to help them manage their finances as well as providing strategic advice.  They are looking for a more efficient way to receive and identify payment of service fees from their customers.  What solution could potentially meet WOW Accounting’s business needs? | |
| **Image:** | Generic background from earlier screens | |
| **Answer options:** | **Option** | **Correct** |
| Priority Payment | **X** |
| BPAY | **✓** |
| Accounts Payable Exchange | **X** |
| Direct Credit | **X** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  BPAY® enables bill payers to transfer funds from their savings, cheque or credit card (if biller permits) account to their billers via phone or internet banking. | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.** | |

### Question 4

* Learning outcome: Demonstrate an understanding of eligibility requirements for Payables and Receivables products.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | Question 4 | |
| **Question text:** | FlexCash is an organisation that provides small loans to customers in a quick and flexible way. They have an online application and approval process that enables customers to access funding simply and efficiently. They are looking to improve their customer experience by providing:   * Same-day payments * Secure payments that can be tracked online * A convenient way to receive the funds   What product could potentially meet FlexCash’s business needs? | |
| **Image:** | Generic background from earlier screens | |
| **Answer options:** | **Option** | **Correct** |
| Priority Payment | **✓** |
| Direct Debit | **X** |
| Accounts Payable Exchange | **X** |
| Direct Credit | **X** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  The Priority Payment solution enables you to make a same-day payment within Australia. It can help your clients to   * Improve their cash flow * Streamline reconciliation and cut paperwork * Make and receive payments quickly and securely | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.** | |

### Question 5

* Learning outcome: Understand the scale of our offerings and the flexibility we offer depending on customer needs.

|  |  |  |
| --- | --- | --- |
| **Screen type: Multiple choice question - check boxes** | | |
| **Heading**: | Question 5 | |
| **Question text:** | *Pinnacle Clothing* is a store that specialises in outdoor and adventure wear and accessories. They have a number of stores across Australia and New Zealand. To help them manage their business across the two countries, they have implanted the Trans-Tasman Payments and Cash Management functionality.  What are two potential benefits that *Pinnacle Clothing* may experience through using the Trans-Tasman product? | |
| **Image:** | Generic background from earlier screens | |
| **Answer options:** | **Option** | **Correct** |
| Greater visibility of payment transfers | **✓** |
| Increase in the number of staff in the New Zealand stores | **X** |
| Increase in the number of customers using the online store | **X** |
| Ability to pay suppliers and staff seamlessly | **✓** |
| **Correct answer feedback** | | |
| **CAF text:** | **That’s right.**  With the Trans-Tasman solution, CommBiz can provide you with a complete view of your CommBank and ASB accounts. This makes it easier to transfer funds and pay suppliers and staff quickly and easily. | |
| **Wrong answer feedback** | | |
| **WAF text:** | **Not Quite.** | |

### 3.7 Congratulations

|  |  |
| --- | --- |
| **Screen type: Static text & images** | |
| **Heading:** | Congratulations! |
| **Default text:** | You scored [#]%.  You have passed the assessment Challenge and have completed the Payables and Receivables module. |
| **Button:** | Click ‘Exit’ to close this screen and exit the module. |
| **Image:** | The three clients smiling and facing the learner. |

### 3.8 Almost

|  |  |
| --- | --- |
| **Screen type: Static text & images** | |
| **Wireframe:** |  |
| **Heading:** | Almost |
| **Default text:** | Unfortunately you have not passed the assessment Challenge.  You scored x%. You’ll need to score at least 80% in order to pass the assessment. |
| **Prompt:** | **Click 'Reattempt' to retake the assessment. Click 'Home' to revisit the module.** |
| **Button:** | Reattempt |
| **Button:** | Home |