

The demo consists of two roles: Teller and Branch Manager. We will start with Teller.

## IBM Workplace Branch Banking Demo



Client Mike Tracy has just walked into the bank with \$20,300 for deposit to his interest checking account. The teller, Sally Thomas, searches for the client based on a partial account number.

## OnDemand Workplace

Welcome **Sally Thomas**

Advanced Search

---

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

---

**Tools** Edit | ? - X

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

**Account Search** Edit | ? - X

Swipe bank card to access existing customer profile OR enter:

**Account number**  
 Transit:  Account:

**Other product number**  
 Product:  Number:

**Non-bank customer/third party transaction**

**Instant Messaging**

People	Meetings	Options	Help
<b>I am Active</b>			
Project Team			
Mike Martin			
Dennis Curry			
Tal Herman			
Client Contacts			
Valarie Myers			
Colin Freeman			

**Recent Clients** Edit | ? - X

Client
Sheryl V. Mulder
Nashtha Chadha
Worthington L. Thompson
Vivien Banks-Forrest

**Advisor** Edit | ? - X

**Highlight: Premium Savings Account**

*A savings account that pays money market rates on balance over \$15,000*

**Services available with our Premium Savings Account:**

- Direct Deposit
- Detailed quarterly statements
- Access to account information 24hrs/day
- Interest rates available by phone or online

**College Kit**  
Save up to \$12,000 or one year's college tuition. College Kit is a new program that provides tuition reduction rewards to...

**Free ATM Access**  
Enjoy free ATM access at nearly 400 ATMs with the Open Financial Banking Card.

**Auto Rates as low as**  
**3.95% APR**  
Apply now - Discuss with an advisor

The search results return four possible clients. The teller selects the correct client from the Results list.

## OnDemand Workplace

Welcome **Sally Thomas**

Advanced Search

---

Customer Central
My Bank Home
Products & Services
Bank Information
News & Updates
Collaboration
Profile Settings
Help
Sign Out

---

### Tools

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

### Account Search

Search returned multiple accounts.

Select account from the results list or enter new search criteria:

**Account number**  
 Transit:  Account:

**Other product number**  
 Product:  Number:

**Non-bank customer/third party transaction**

### Instant Messaging

People	Meetings	Options	Help
<b>I am Active</b>			
Project Team			
<ul style="list-style-type: none"> <li><span style="color: gold;">◆</span> Mike Martin</li> <li>Dennis Curry</li> <li><span style="color: green;">■</span> Tal Herman</li> </ul>			
Client Contacts			
<ul style="list-style-type: none"> <li><span style="color: gold;">◆</span> Valarie Myers</li> <li><span style="color: green;">■</span> Colin Freeman</li> </ul>			

### Recent Clients

Client
Sheryl V. Mulder
Nashya Chadha
Worthington L. Thompson
Vivien Banks-Forrest

### Results

Results for: 3455 8388 1 - 4 of 4 results

Account Number	Account Name	Customer Name	Date Opened
3455 8388 218-8	Savings	Youn Kim	01/09/1990
3455 8388 087-9	Primary checking	Juanita Rosenbloom Holbrook	08/11/2000
3455 8388 018 *	Interest checking	Michael C Tracy	08/30/1985
3455 8388 315	Checking	Nashya Chadha	12/20/1989

Current as of 12:00 EST 07/29/03

### June 12, 2003 -

Mortgage rates drop again according to Freddie Mac survey. »

June 12	30-yr	15-yr
<b>Avg. Rate</b>	5.21%	4.60%
<b>Fees/Pts</b>	0.5	0.5

**Refinance**  
 In an uncertain economy every dollar saved counts.  
 Talk with one of our mortgage counselors today.

### Advisor

**Highlight: Premium Savings Account**

*A savings account that pays money market rates on balances over \$15,000.*

Mr. Tracy's client profile is displayed on the teller's screen.

After quickly reviewing Mr. Tracy's standing with the bank, the teller initiates the transaction to deposit the cash.

**OnDemand Workplace**  
Welcome Sally Thomas

Advanced Search

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

Account Search

### Tools

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

### Instant Messaging

People | Meetings | Options | Help

**I am Active**

- Project Team
  - Mike Martin
  - Dennis Curry
  - Tal Herman
- Client Contacts
  - Valarie Myers
  - Colin Freeman

### Recent Clients

Client

- Sheryl V. Mulder
- Nashta Chadha
- Worthington L. Thompson
- Vivien Banks-Forrest

### Client

★★★★★ Customer Number: 3455 8388 018

**Contact Info**

**Michael Charles Tracy**  
3457 Main Street  
Bridgewater, NJ 08807  
Spouse: Ellen Tracy

555-555-1234  
555-543-5678  
mtracy@vnet.com

**Recent Communication**

Details	Date	Time	Activity
[Envelope]	04/08/2003	4:55pm	Expressed concern about funding for kids' education. Discussed options.
[Envelope]	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.

### Accounts

**Deposit Accounts**

Account Number	Account Name	Customer Reference	Current Balance	Available Balance
3455 8388 018 *	Interest checking	Primary checking	\$3,157.23	\$3,157.23
3455 8388 315	Savings	Premier savings	\$1,457.23	\$1,457.23

**Loans/Lines of Credit**

Account Number	Account Name	Customer Reference	Current Balance	Available Credit
3456 8765 5432 8754	Visa	Visa credit card	\$7,654.33	\$-2,154.33

**Deposit \*** | Withdrawal | Cash Check | Balance | More ▶

### Advisor

**Highlight: Premium Savings Account**

A savings account that pays money market rates on balances over \$15,000

**Services available with our Premium Savings Account:**

- Direct Deposit
- Detailed quarterly statements
- Access to account information 24hrs/day
- Interest rates available by phone or online

College Kit | Free ATM Access | Auto Rates as low as

After selecting the deposit transaction, the teller enters \$20,300 in the "Single check" field and selects the Submit button.

**OnDemand Workplace**  
Welcome **Sally Thomas**

Advanced Search

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

Account Search

**Tools** Edit | ? - X

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

**Instant Messaging**

People | Meetings | Options | Help

**I am Active**

- Project Team
  - Mike Martin
    - Dennis Curry
    - Tal Herman
  - Client Contacts
    - Valarie Myers
    - Colin Freeman

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**Client**

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Nashta Chadha  
Worthington L. Thompson  
Vivien Banks-Forrest

**Client** Edit | ? - X

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555-555-1234  
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[Envelope]	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.

**Accounts** | **Recent Activity** | **Background** | **Other Information** | **Advisor**

**D e p o s i t**

Personal deposit  Commercial deposit  Correction

3455 8388 018 Interest Checking Transit: Account:

**C h e c k D e p o s i t**

Government check

Single check:

Multiple check:

Deposit proof:

Total checks:

Add Edit Delete

**C a s h D e p o s i t**

Total bills:  Add

Total coin:  Add

Total cash:

**Total deposit:**

**Cash back:**

**Net deposit:**

\* Submit Cancel

The transaction successfully completes and a deposit slip is printed.  
 The automated Advisor indicates that a potential cross-sell opportunity exists.

## OnDemand Workplace

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Help
Sign Out

Account Search

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**Tools** Edit | ? - X

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Client Contacts			
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Client
Sheryl V. Mulder
Nashtha Chadha
Worthington L. Thompson
Vivien Banks-Forrest

**Client** Edit | ? - X

★★★★★ **Customer Number: 3455 8388 018**

**Contact Info**  
**Michael Charles Tracy**  
 3457 Main Street  
 Bridgewater, NJ 08807  
 Spouse: Ellen Tracy

**Recent Communication**

Details	Date	Time	Activity
✉	04/08/2003	4:55pm	Expressed concern about funding for kids' education. Discussed options.
✉	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.

**555-555-1234**  
**555-543-5678**  
**mtracy@vnet.com**

Accounts
Recent Activity
Background
Other Information
Advisor

Deposit Details

Transaction successful.

Account:	3455 8388 018
Checks/Cash:	\$20,300.00
<b>Total deposits:</b>	<b>\$20,300.00</b>

Print Options

Branch Copy

Customer Copy

Include Balances

\* Print

**Advisor** Edit | ? - X

**OFFER: High checking balance options**

Checking accounts do not pay a very high return. Open Financial has other accounts and investment options that could be a better choice for this customer. Would this customer care to discuss these options with one of our Personal Account Managers?

\* [Accepted](#) | [Declined](#) | [Not presented](#)

1.80%<sup>\*\*</sup> APY

For balances of \$90,000 or more

Certificate of Deposit

& Money Market Deposit Accounts

A Better Way to Save

**It Makes Sense** Start saving now by transferring high-rate balances to our card. [Transfer now.](#)

**College Kit**

Save up to \$12,000 or one year's college tuition. College Kit is a new program that provides tuition reduction rewards to help families meet the rising cost of education.

Freedom is inspiring.

Free Checking has no monthly service fee and no minimum balance.

Find Out More About Free Checking >>

The teller reviews with the client the Advisor recommendation to move some of the money in the checking account to a product that provides a better return. The client accepts the offer.

## OnDemand Workplace

Welcome **Sally Thomas**

Go  
Advanced Search

---

Customer Central
My Bank Home
Products & Services
Bank Information
News & Updates
Collaboration
Profile Settings
Help
Sign Out

---

Account Search

---

### Tools

Edit | ? - X

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

### Client

Edit | ? - X

★★★★★ **Customer Number: 3455 8388 018**

**Contact Info**

**Michael Charles Tracy**  
3457 Main Street  
Bridgewater, NJ 08807  
Spouse: Ellen Tracy

**Recent Communication**

Details	Date	Time	Activity
	04/08/2003	4:55pm	Expressed concern about funding for kids' education. Discussed options.
	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.

### Advisor

Edit | ? - X

Accounts
Recent Activity
Background
Advisor
Other Information

*Deposit Account - Interest Checking*

Account Number	Account Name	Customer Reference	Current Balance	Available Balance
	Interest checking	Primary checking	\$3,157.23	\$23,457.23

Deposit
Withdrawal
Cash Check
Balance
More >

### Instant Messaging

Edit | ? - X

People	Meetings	Options	Help
<b>I am Active</b>			
<div style="border: 1px solid #ccc; padding: 2px;">  Project Team           <ul style="list-style-type: none"> <li> <b>Mike Martin</b></li> <li>Dennis Curry</li> <li> <b>Tal Herman</b></li> </ul> </div>			
<div style="border: 1px solid #ccc; padding: 2px;">  Client Contacts           <ul style="list-style-type: none"> <li> <b>Valarie Myers</b></li> <li> <b>Colin Freeman</b></li> </ul> </div>			

### Recent Clients

Edit | ? - X

Client
Sheryl V. Mulder
Nashtha Chadha
Worthington L. Thompson
Vivien Banks-Forrest

### Offer

Edit | ? - X

**OFFER: High checking balance options**

Checking accounts do not pay a very high return. Open Financial has other accounts and investment options that could be a better choice for this customer. Would this customer care to discuss these options with one of our Personal Account Managers?

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The teller identifies a customer service representative, Kevin Mills, who is available to take a referral. She right-mouse clicks on his name from the “Available advisors” instant messaging list conveniently placed within the referral form.

The screenshot displays the OnDemand Workplace interface. At the top, it says "OnDemand Workplace" and "Welcome Sally Thomas". There is a search bar and a "Go" button. Below this is a navigation bar with tabs for "Customer Central", "My Bank Home", "Products & Services", "Bank Information", "News & Updates", and "Collaboration". On the right side of the navigation bar are links for "Profile Settings", "Help", and "Sign Out".

The main interface is divided into several sections:

- Tools:** A list of actions including Referrals, Inquires, Last transaction, Electronic journal, Balance, Manage batches, Manage cashbox, and Order checks.
- Instant Messaging:** A section with tabs for "People", "Meetings", "Options", and "Help". It shows a tree view of contacts under "I am Active", including "Project Team" (Mike Martin, Dennis Curry, Tal Herman) and "Client Contacts" (Valarie Myers, Colin Freeman).
- Recent Clients:** A list of client names: Sheryl V. Mulder, Nashta Chadha, Worthington L. Thompson, and Vivien Banks-Forrest.
- Client:** A detailed view for "Michael Charles Tracy" (Customer Number: 3455 8388 018). It includes contact info (3457 Main Street, Bridgewater, NJ 08807, Spouse: Ellen Tracy), phone numbers (555-555-1234, 555-543-5678), and email (mtracy@vnet.com). It also shows a "Recent Communication" table with two entries.
- Referral Form:** A form for creating a referral. It includes contact info for Michael Charles Tracy, a referral reason ("Investment advice on large checking deposit"), and a detailed description ("Customer has a very high balance in checking which do not pay a very high return..."). At the bottom of the form is an "Available advisors" section with radio buttons for "Jim Case", "Kevin Mills" (circled in red), "Martin Oakes", and "No selection".

At the bottom of the referral form, there are buttons for "Refer" and "Cancel".



She selects "Chat" to initiate an Instant Messaging session.

**OnDemand Workplace**  
Welcome **Sally Thomas**

Advanced Search

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

Account Search

### Tools

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

### Instant Messaging

People | Meetings | Options | Help

**I am Active**

- Project Team
  - Mike Martin
  - Dennis Curry
  - Tal Herman
- Client Contacts
  - Valarie Myers
  - Colin Freeman

### Recent Clients

Client

- Sheryl V. Mulder
- Nashta Chadha
- Worthington L. Thompson
- Vivien Banks-Forrest

### Client

★★★★★ Customer Number: 3455 8388 018

**Contact Info**  
Michael Charles Tracy  
3457 Main Street  
Bridgewater, NJ 08807  
Spouse: Ellen Tracy

555-555-1234  
555-543-5678  
mtracy@vnet.com

**Recent Communication**

Details	Date	Time	Activity
	04/08/2003	4:55pm	Expressed concern about funding for kids' education. Discussed options.
	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.

Accounts | Recent Activity | Background | Other Information | Advisor

### Referral

R e f e r r a l F o r m

**Contact Info**  
3457 Main Street  
Bridgewater, NJ 08807  
Spouse: Ellen Tracy

555-555-1234  
555-543-5678  
mtracy@vnet.com

**Other**  
**Account: 3455 838 018**  
Customer since: 08/30/1985

Referral reason: Investment advice on large checking deposit

Detailed description: Customer has a very high balance in checking which do not pay a very high return. Customer should consider other accounts and investment options that could yield a higher return. Customer should be referred to a Personal Account Manager who can explain higher yield account and

Referrer's comments:

**Available advisors**

- Jim Case
- Martin Oakes
- Krista White
- No selection

**Chat**

\* Refer (→) Cancel (X)

eMeeting  
Video Conf.  
Talk

TO SIMULATE THE CONVERSATION, PRESS THE SEND BUTTON. WAIT FOUR SECONDS FOR A RESPONSE. REPEAT THIS TWO MORE TIMES. PRESS THE CLOSE BUTTON TO END THE SESSION.

**OnDemand Workplace**  
Welcome **Sally Thomas**

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

Account Search

**Tools**  
•Referrals  
•Inquires  
•Last transaction  
•Electronic journal  
•Balance  
•Manage batches  
•Manage cashbox  
•Order checks

**Client**  
★★★★★ Customer Number: 3455 8388 018

**Contact Info**  
**Michael Charles Tracy**  
3457 Main Street  
Bridgewater, NJ 08807  
Spouse: Ellen Tracy

**Recent Communication**

Details	Date	Time	Activity
	04/08/2003	4:55pm	Expressed concern about funding for kids' education. Discussed options.
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**Instant Messaging**

People | Meetings | Options | He

**I am Active**

- Project Team
  - Mike Martin
    - Dennis Curry
    - Tal Herman
- Client Contacts
  - Valarie Myers
  - Colin Freeman

**Recent Clients**

Client
Sheryl V. Mulder
Nashta Chadha
Worthington L. Thompson
Vivien Banks-Forrest

**Instant Messaging** (C:\Program Files\IBM\IBM Por...)

Type your text:

**Send** **Close**

**Referral Form**

Other

555-555-1234 **Account: 3455 838 018**  
555-543-5678 Customer since: 08/30/1985  
mtracy@vnet.com

Investment advice on large checking deposit

Customer has a very high balance in checking which do not pay a very high return. Customer should consider other accounts and investment options that could yield a higher return. Customer should be referred to a Personal Account Manager who can explain higher yield account and

**Available advisors**

<input type="radio"/> Jim Case	<input type="radio"/> Martin Oakes
<input type="radio"/> Kevin Mills	<input type="radio"/> No selection

\* **Refer** **Cancel**

Kevin accepts the offer, and the teller assigns the referral.

**OnDemand Workplace**  
Welcome **Sally Thomas**

Advanced Search

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

Account Search

### Tools

- Referrals
- Inquires
- Last transaction
- Electronic journal
- Balance
- Manage batches
- Manage cashbox
- Order checks

### Instant Messaging


People	Meetings	Options	Help
<b>I am Active</b>			
Project Team			
◆ Mike Martin			
Dennis Curry			
■ Tal Herman			
Client Contacts			
◆ Valarie Myers			
■ Colin Freeman			

### Recent Clients

Client
Sheryl V. Mulder
Nashta Chadha
Worthington L. Thompson
Vivien Banks-Forest

### Client

★★★★★ Customer Number: 3455 8388 018

Contact Info	Recent Communication												
 <b>Michael Charles Tracy</b> 3457 Main Street Bridgewater, NJ 08807 Spouse: Ellen Tracy	<table border="1"><thead><tr><th>Details</th><th>Date</th><th>Time</th><th>Activity</th></tr></thead><tbody><tr><td></td><td>04/08/2003</td><td>4:55pm</td><td>Expressed concern about funding for kids' education. Discussed options.</td></tr><tr><td></td><td>11/08/2002</td><td>2:18pm</td><td>Inquiry regarding mutual fund investments.</td></tr></tbody></table>	Details	Date	Time	Activity		04/08/2003	4:55pm	Expressed concern about funding for kids' education. Discussed options.		11/08/2002	2:18pm	Inquiry regarding mutual fund investments.
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	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.										

Accounts | Recent Activity | Background | Other Information | Advisor

### Referral

R e f e r r a l F o r m

Contact Info	Other
3457 Main Street Bridgewater, NJ 08807 Spouse: Ellen Tracy	Account: 3455 838 018 Customer since: 08/30/1985

Referral reason: Investment advice on large checking deposit

Detailed description: Customer has a very high balance in checking which do not pay a very high return. Customer should consider other accounts and investment options that could yield a higher return. Customer should be referred to a Personal Account Manager who can explain higher yield account and

Referrer's comments:

#### Available advisors

<input type="radio"/> Jim Case	<input type="radio"/> Martin Oakes
<input checked="" type="radio"/> Kevin Mills	<input type="radio"/> No selection

\* Refer ⇌ Cancel ✕

The teller is returned to the overview screen showing the updated account balance and indicating that a referral has been submitted. She closes the client's profile.

## OnDemand Workplace

Welcome **Sally Thomas**

Go  
Advanced Search

---

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration
Profile Settings | Help | Sign Out

---

**Tools** Edit | ? - X

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★★★★★ **Customer Number: 3455 8388 018**

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	11/08/2002	2:18pm	Inquiry regarding mutual fund investments.

Accounts
Recent Activity
Background
Other Information

*Deposit Accounts*

Account Number	Account Name	Customer Reference	Current Balance	Available Balance
<a href="#">3455 8388 018</a>	Interest checking	Primary checking	\$3,157.23	\$23,457.23
<a href="#">3455 8388 315</a>	Savings	Premier savings	\$1,457.23	\$1,457.23

*Loans/Lines of Credit*

Account Number	Account Name	Customer Reference	Current Balance	Available Credit
<a href="#">3456 8765 5432 8754</a>	Visa	Visa credit card	\$7,654.33	-\$2,154.33

Deposit
Withdrawal
Cash Check
Balance
More ▶

**Instant Messaging**

People	Meetings	Options	Help
<b>I am Active</b>			
Project Team			
<ul style="list-style-type: none"> <li>◆ Mike Martin</li> <li>   Dennis Curry</li> <li>■ Tal Herman</li> </ul>			
Client Contacts			
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**Recent Clients** Edit | ? - X

Client
Sheryl V. Mulder
Nashtha Chadha
Worthington L. Thompson
Vivien Banks-Forrest

**Referral** Edit | ? - X

**OFFER: High checking balance options**

Referral submitted.

[Referral #34567](#)

**Freedom is inspiring.**  
 Free Checking has no monthly service fee and no minimum balance.  
[Find Out More About Free Checking >>](#)

She is returned to the search view in Customer Central. Mr. Tracy's name now appears as the most recent client in the teller's Recent Clients list. Click on "Sign Out".

## OnDemand Workplace

Welcome **Sally Thomas**

Advanced Search

Customer Central | My Bank Home | Products & Services | Bank Information | News & Updates | Collaboration | Profile Settings | Help | Sign Out

**Tools**

Edit | ? - X

- Referrals
- Inquires
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**Account Search**

Edit | ? - X

Swipe bank card to access existing customer profile OR enter:

**Account number**  
 Transit:  Account:

**Other product number**  
 Product:  Number:

**Non-bank customer/third party transaction**

\*

**June 12, 2003** - Mortgage rates drop again according to Freddie Mac survey. »

June 12	30-yr	15-yr
<b>Avg. Rate</b>	5.21%	4.60%
<b>Fees/Pts</b>	0.5	0.5

» **Refinance**  
 In an uncertain economy every dollar saved counts.  
 Talk with one of our mortgage counselors today.

**Instant Messaging**

Edit | ? - X

People	Meetings	Options	Help
<b>I am Active</b>			
Project Team			
◆ Mike Martin			
Dennis Curry			
■ Tal Herman			
Client Contacts			
◆ Valarie Myers			
■ Colin Freeman			

**Recent Clients**

Edit | ? - X

Client
Michael C. Tracy
Sheryl V. Mulder
Nashtha Chadha
Worthington L. Thompson

**Advisor**

Edit | ? - X

**Highlight: Premium Savings Account**

*A savings account that pays money market rates on balance over \$15,000*

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**College Kit**  
Save up to \$12,000 or one year's college tuition. College Kit is a new program that provides tuition reduction rewards to...

**Free ATM Access**  
Enjoy free ATM access at nearly 400 ATMs with the Open Financial Banking Card.

**Auto Rates as low as**  
**3.95% APR**  
Apply now - Discuss with an advisor