|  |  |
| --- | --- |
| **OpenText Analytics**  **Demo Script for Financial Services Clients.**  **NOTES:**    The demo is optimized for **1440x900** screen resolution to accommodate most projectors. It is best to adjust your screen resolution to **1440x900** to avoid odd looking dashboards.  For best performance, present the demo using the CHROME or FIREFOX browser. | |
| **Clickstream** | **Narration** |
| 1. 1.   On the OpenText demo image, launch CHROME  Click the “SF Wealth” bookmark in the bookmarks toolbar  When prompted log in as:  User: Administrator  Pwd: <no password>  **Prior to starting the demo, if necessary, hide the gridlines on the My Wealth and My Spending History tabs by going to each tab and selecting (View-> Hide Grid).**  **Prior to running the demo, preload each tab. This will improve performance during the demo.**  **Note: Do NOT close the dashboard toolbar because once closed, you will NOT be able to re-open it.**  **Start the demo on the Home Tab.** | ***Secure,******personalized******experience for the Financial Services and Banking online consumer***  PillarBank allows the online consumer to interact directly with their account information, answering questions and gaining insight in a secure and personalized experience that they create for themselves.  The application empowers clients to gather, organize and analyze information to make better investment decisions, while at the same time encouraging them to remain engaged and increase their business with the Wealth Management firm.  OpenText Analytics benefits the consumers who enjoy flexible autonomous access to their data, as well as the Wealth Management firm that gains the trust, loyalty, and repeat business of their delighted clients. |
| 1. 2. | Today I’ll be demonstrating a consumer online wealth management, banking and credit application built entirely with OpenText Analytics and delivered via the OpenText Analytics iHub.  Our finance organization in this case is PillarBank, a large consumer Wealth Management, Credit and Banking firm.  OpenText Analytics, which features dynamic dashboards and interactivity, provides clients of the bank with an interactive, secure, and personal experience, where they enjoy the benefit of fingertip access to their account balances, retirement and investments, spending history and payment information. Further, OpenText Analytics power at accessing and combining data sources allows the bank to provide the client with a 360 degree view of their finances, combining wealth, retirement, credit, checking and savings account information into high value at-a-glance dashboards. |
| 1. 3. | I’m currently logged in to the PillarBank online website as a client. I am greeted with a welcome page that has some consumer news and information, along with an activity alert on my various accounts. Behind the scenes, the OpenText Analytics iHub understands who I am, and delivers content just for me. The iHub ties directly to the banks online security ensuring that clients only see their own information. |
| 4.  Click the “My Spending History” tab  Point out the various gadgets | PillarBank provides clients with a dynamic dashboard environment, allowing me to review my account information in many useful ways.  Here I have assembled a dashboard of gadgets on my spending, which gives a complete 360 degree view of where my money went and how it was spent this period.  In one place I can see my spending by account, spending method, category and merchant, time and account. Here is where we also see evidence of the power of OpenText Analytics data consolidation, my credit spending is combined with checking, savings, debit card and automatic bill pay spending. I can see my entire cash flow on one page! |
| 5.  Click on different combinations of categories and point out how the dashboard changes. Finally select   * + “Restaurant” | Notice that I also have my spending categories listed, these are dashboard “selectors” that when clicked, will change the context of the entire dashboard.  When I click any category or combination of categories, the entire dashboard instantly adjusts to be relative to that category, allowing me to zero in on spending trends and spot potential issues. |
| 6.  After clicking RESTAURANTS in the selector, point out the adjusted gadgets. Show the line chart gadget, point out spending spike late in period for credit cards. Click the RESTAURANTS bar in the “My Merchants” gadget to drill to merchants under restaurants. Point out large TACO BELL charge in “My Merchants” bar chart gadget. (Note: Taco Bell is NOT the largest – it is just large). Click the bar for TACO BELL and select “URL Redirect”. The Spending Detail report launches. | Here we see my restaurant spending looks like the family ate out a lot this month.  We mostly used our credit cards, seconded by our debit cards. We had a bit of a spike here on 26th  And it appears to be a huge charge at a local fast food restaurant!  The OpenText Analytic Dashboard allows me to drill to details for any metric by simply clicking my area of interest or concern. |
| 7.  Point out the Taco Bell charge on the Spend Detail report;  **\*Note**. Select the AMOUNT column, click to sort ascending. TACO BELL will be the first entry under the Credit Column.  Click on any of the “CREDIT” links under TYPE on the row with the Taco Bell charge. The Credit eStatement report launches | In the restaurant spend detail I can see that the Taco Bell charges summarized in the chart were in fact a single transaction, and clicking the charge type I can even go to the credit statement to confirm the charge.  I guess my kid at university must have used his emergency card to take his entire baseball team to lunch! |
| 8. | This is OpenText Analytics content drawing data from my credit account and presenting it instantly to me on the screen for review as a credit statement. The statement looks exactly like its paper counterpart, with pagination, images and precise layout. But all comparisons to paper end there. Being OpenText Analytics content, the online document is inherently interactive, allowing me to customize my view of the information to answer questions and see the information in new ways. |
| 9.  The INTERACTIVE VIEWER should be enabled automatically, if not, in the OpenText Analytics viewer click the MENU icon (3 hash marks on far left of toolbar), then select “Enable Interactivity” | Suppose I wanted to see the charges by category? It’s easy to answer this question by using the OpenText Analytics Interactive Viewer. |
| 10.  Select the AMOUNT column in the PAYMENTS table on page 1, which highlights it. Drag it to the left to switch columns | Interactivity makes the entire document come to life, sorting, grouping and moving columns is easy as drag-n-drop! |
| 11.  Select the AMOUNT column on the CHARGES table, use the right context menu to select COLUMN>SHOW COLUMN  Then select “Category” in the Show/Hide Column dialog  Click OK | I know that PillarBank automatically categorizes charges for me; OpenText Analytics interactivity lets me quickly add those categories to my view.  Now I can better understand how I used my charge card this period, which is really helpful for budget tracking. |
| 12.  Click the Date column in the CHARGES table. With the right context menu, select  SWITCH VIEW | Suppose I wanted to see if there were any trends in my spending this period, a visual depiction of charges would be nice. Thankfully OpenText Analytics interactivity allows me to adjust how the information on the page is represented. I’ll simply turn my list of charges into a chart. |
| 13. | Now I can see charges over time and spot spikes.  Looks like I wasn’t using my card much early in the month but really started spending towards the end of the month, again valuable insight for budgeting and finance planning.  OpenText Analytics interactivity has not only translated my formerly paper experience to an online experience, it has added the tremendous advantage of interactivity, which allowed me to personalize my view and gain unique insight to my charges that would have been impossible in a static document. |
| 14.  Close drill down reports | Thanks to this OpenText Analytics based spending dashboard I have discovered an issue and can now take steps to rectify it!  This type of analysis with OpenText Analytics is possible thanks again to the in-memory OpenText Data Object model. Because each visualization shares the same data object, they are automatically linked on common dimensions such as spend category. |
| 15.  Click the “My Wealth” tab | Now I’d like to check up on my Wealth Management accounts and status. I’ve created a dashboard that gives me an at-a-glance understanding of where my wealth is today, as well as a history of activity. I can see where I am and where I came from on a single page. |
| 16.  Explain each gadget | My gadgets include:    **Wealth Progress**   * Bullet chart plotting current wealth * Colors indicate thresholds of acceptability * Marker at 200k shows investment starting point   **My Account Update**   * Tabular breakdown of accounts * Sparc-line Chart shows volatility over the period   **My Account Performance At A Glance**   * Bar chart showing gains and loss by account * Colors indicate accounts experiencing losses vs. gains   **My Wealth vs Market Index**   * Shows current account wealth compared to standard market indices   **My Transaction History**   * Lists all recent transactions by account |
|  | **My Travel Goal Progress**   * Shows client’s progress toward stated goal of world travel   **My Wealth vs State Avg**   * Compares client’s current wealth to the average wealth of clients by state * Allows client to see how they are performing relative to other clients by state |
| 17.  Focus on **My Wealth vs Market Indices** gadget  Change “Timeframe” to 2 years. Notice that timeframe on chart changes to reflect selected timeframe.  Change “Timeframe” from 2 years to 3 years.  In the chart legend, click “NASDAQ” and “Dow Jones” to un-select the categories from the chart  Swipe with your mouse to zoom in and out, show how closely the clients wealth has tracked the S&P 500 index | OpenText Analytics animated and interactive visualizations allow users to better understand the information.  Suppose my advisor and I originally planned a portfolio based on the S&P 500. I can use this chart to see how well my investments have tracked against the index over time.  Looks like my wealth performance matches almost exactly to the S&P500 index over the last 3 years, my advisor has guided me well so far. |
| 18.  Focus on **My Account Update** gadget  Click “Managed ETF” link  NOTE: only the “Managed ETF” link will work in this scenario. At times you may have to double click the link to launch the drilldown report.  The above link runs the “Positions Detail” report for the account. | The visualizations on this dashboard do more than simply summarize my accounts; they also allow me to drill in to the details for any account by simply clicking the account name.  I can see my Managed ETF account has suffered a loss. Hovering over the “Managed ETF” link, I see a tooltip that says “Launch interactive summary of today’s positions”. This enables me to easily drill into the daily positions for more details. |
| 19.  **Positions Detail** report:  (The report should come up with interactivity enabled. If not, click the MENU (…) icon, then select “Enable Interactivity”.)  Select the total column and click the DESCENDING sort icon. | The **Positions Detail** report shows the current daily positions for each asset class in the account.  However, this detail report lacks a few things I would have preferred to see. For example, suppose I’d like to see the total sum of positions?  Thankfully all OpenText Analytics content is inherently interactive, and allows the user to modify their view of the information to best suit their needs. With OpenText interactivity on this web page, I can add the elements I require. |
| 20.  Select “Total” column,  Right click and select “AGGREGATION”,  Click the dropdown next to “Select Functions” to  show the functions, select SUM.  Click ok. | I can easily sum the totals, and there are many other functions available for advanced calculations  OpenText Analytics Interactivity has allowed me to quickly sort and add the sum I wanted. |
| 21.  Select any column, right click and select “SWITCH VIEW”  In the OpenText Analytics viewer click the MENU icon, then select “Export Content”, select PDF and click OK  Close the PDF and the drilldown report | I can even completely change the way the data is represented, in this case converting the tabular view to a chart visualization.  This chart contains valuable information that I’d like to keep for my records. All OpenText Analytics content can be delivered in a variety of formats including PDF, Excel, PPT, and Word. In this case I’ll save my chart as a PDF for my files.  Notice that the exported report represents the changes I have made and not the original report. |
| 22.  Focus on **My Wealth vs State Avg** gadget  Click Kentucky (or any other state) in the map to drill down | Suppose I am considering relocation to the state of Kentucky for business. Using this gadget I can see how my wealth compares to the avg wealth of other clients in the state.  According to this higher level summary I’m doing quite well compared to others in Kentucky, but I want to know what counties I should consider moving to.  All OpenText Analytics visualizations allow drilldown to more granular details; in this case by simply clicking the state of interest, I can drill to a state detail view by county. Now I can see those counties where my wealth compares most favorably against other clients. |
| 23.  In the OpenText Dashboard toolbar, click the “+” to the right of all dashboards to create a new blank dashboard.  Select Insert->“Gadget From Gallery”, or the “insert gadget” icon from the toolbar.  This opens the Gadget Gallery  (Note, If the folder structure for SFWealthApp appears instead of a list of gadgets, expand the Dashboards folder – the list of gadgets will then appear). | OpenText Analytics Dynamic Dashboard environment allows the user to choose their own gadgets to create and/or modify dashboards. In this case, I’d like to supplement my dashboard with some additional information on my investments.  Adding new gadgets is easy, simply open the gadget gallery, a repository for pre-created OpenText Analytics visualizations, select the gadget of your choice. |
| 24.  Select the “Investment Comparison” gadget in the gallery  Click “OK”. | The OpenText Analytics iHub security inherently knows who I am and makes sure I only see the gadgets and data that I am entitled to see.  This places the gadget on the top left on my dashboard. |
| 25.  Click the “Insert->Gadget from Gallery” again to reopen the Gadget Gallery. (or add gadget icon)  Select the “Currency Converter Google Gadget”. Click OK.  Drag the Currency gadget to the right of the Investment Account Gadget. | OpenText Analytics Dashboards adhere to the Google Gadget standard, which provides unique advantages for the application. This means that any 3rd party developed Google Gadget, even the free ones available online, can be added to any users dashboard.  Suppose I am considering expanding my investments to foreign markets? I’d like a currency converter handy as I consider stock purchases. OpenText Analytics Dashboards allows me to simply pull a live Currency Converter Google Gadget out of the gallery and place it right alongside my secure account information!  NOTE: This gadget ASSUMES that you have internet connectivity.  If you choose to share this dashboard with others, select Edit->Share Tab. This enables you to give it a name and specify the visibility of the tab. |
| 26.  Click the **“Retirement Roadmap”** tab | Next I’d like to examine the breakdown of my retirement holdings.   * The “Retirement Roadmap” is a forecasting and planning tool that allows clients to simulate “what‐if” and see the impact to their forecasted wealth. * It initially displays my retirement year at 2040 and shows my percentage breakdown of individual investments to make that goal.   The chart to the left depicts my retirement at by the  horizontal bar chart.  In the initial scenario, my portfolio consists of 52% stocks and 48% bonds and shows that I am retiring in 2040. |
| 27. Change the Retirement Year in the drop down to 2060. | If I want to see how the % of my holdings change based on my retirement age or strategy – I can modify the retirement year and/or strategy.  To see the change in my portfolio holdings, I can select a different retirement year (2060). The table, chart and donut chart update to show me the applicable changes. Once I’ve changed the retirement year, my stocks to bonds ratio has now shifted. Since I have an additional 20 years to retirement, my retirement holdings are now bonds -70%, stocks-30%.  This OpenText Analytics dashboard is a fundamental tool for me in planning my retirement investments. It is flexible enough for me to simulate “what-if” scenarios on my own, allowing me to reach valuable investment decisions before ever calling my advisor |
| 30.  Click on the “My Spending History” tab  In the “My Alerts” gadget, find the link entitled “Investment and Spend Summary”  click “GO” | Now I’d like to look into my current investment portfolio, as well as my spending history. |
| 31.  The “My Portfolio Summary” report opens in new window. | The link brings up a 2 page online document detailing my investments, my asset allocation, and my spending across banking and credit accounts. In one place I can see data consolidated from my Wealth Management account, Retirement account, credit account and banking/savings accounts. OpenText Analytics strength at data federation makes combining information from disparate systems easy, which adds a ton of value to user who gets a consolidated view of their finances and relationship with the firm. |
| 32.  Point out the metrics on page 1 as you describe the questions. Switch to page 2 when describing the last question | But suppose I have some specific questions of the information that the original author had not anticipated? In this case, why can’t I see my asset allocation and account performance tables represented more visually? Another question I have is what are my top 5 earning investments?  Lastly, on page 2 I can see a crosstab of my spending for the last several months by method of payment, but I’d really get more value from seeing what merchants I spent my money with, and in what spending category. |
| 33.  Settle back on page 1.  Select any column in the top left “Asset Allocation” table. Click the menu icon (…) in the column, (or the right context menu) select SWITCH VIEW.  Repeat for the top right “Account Category Performance” table | Let’s leverage the OpenText Analytics Interactive Viewer to answer these questions.  First, as we saw on the credit statement, it’s easy to toggle between tabular and chart views of any visualization on the page, here I can instantly accommodate my first question and change the tables to charts! |
| 34.  Right click on the CURRENT VALUE column in the bottom table on page 1.  From the context menu, select “FILTER>TOP/BOTTOM N”  Select TOP N  Enter “5” in the box.  Click OK | My next question was to understand what my top 5 investments are. Once again the Interactive Viewer answers my question! |
| 35.  Select the %Change column. In the column header, click the DESC sort icon. Point out performance arrows in rightmost column | Not only can I see my top 5 earning investments, I can also see how they are performing thanks to the performance indicators. I’ve just made a valuable discovery: Of my top 5 investments, 3 are clearly underperforming. Armed with this information I can decide to divest my portfolio of the worst performing stocks. Notice also that when I applied the filter, the summary chart also changed to stay in synch with my filter, everything is in context! |
| 36.  Go to page 2, click anywhere in the crosstab to select it.  Click the ANALYZE icon that appears in the top left.  The OpenText Data Analyzer launches | Now I’d like to answer my final question, what merchants did I spend my money with this period?  The OpenText Analytics crosstab visualizations are built atop a multi-dimensional, in-memory data model called an OpenText Analytics Data Object. The Data Object allows the crosstab user to change measures and dimensions, pivot the information, create filters and conditional highlights, as well as charts and graphs, all on-the-fly. |
| 37.  OpenText Data Analyzer launches.  In the ROWS section in the top pane of the crosstab, click on the MONTH dropdown and select DELETE | The interactive interface for working with Data Objects is the OpenText Analytics Data Analyzer, a simple but powerful pivot analysis tool very similar to Excel pivot tables. Any Microsoft Office user will feel right at home in this interface.  I can easily swap out the displayed data with any other dimension via simple drag-n-drop. In this case I don’t want to see the month, so I’ll delete it……. |
| 38.  In the left hand pane under “Measures and Dimensions”, select ACCOUNT (under dimensions). Drag-n-drop it into the ROWS section.  In the COLUMNS section, click on the METHOD field and select DELETE from the dropdown menu. | …..and replace it with the data I want. I can see that in the available dimensions. I can see what account each expense came out of.  Next, I don’t really care about the method of payment; I’d like to see what my spend category is. Once again, OpenText Analytics Data Analyzer makes it simple. I’ll just delete the METHOD field…… |
| 39.  In the left hand pane under “Measures and Dimensions”, select the measure SPEND CATEGORY. Drag-n-drop it into the COLUMNS section.  Click OK  Select the pivot icon to pivot the data. | ….and replace it with the SPEND CATEGORY field. Now I can see where my money went this period, and from which account, extremely valuable for home finance budgeting!  Now I’ll chart the data, and commit my changes back to the original report.  Finally, I might be interested to see this same data in a different breakdown. |
| 40.  Optionally, click on the “Chart” tab, which is next to the “Grid” tab on the lower portion to see the information as a chart.  Be sure to switch back to crosstab view before continuing!  Click OK.  This will return you to the Report. | Even though my spend information is in crosstab format, I can easily leverage the Chart view to toggle back and forth from chart to crosstab if I wish to see the details. |
| 41.  Settle back on page 1  In the OpenText viewer click the MENU icon (Icon on far left of toolbar), then select “Export Content”  Select Excel (XLSX).  Expand the Page Settings.  Make sure the following options are checked:  Enable Live Formulas  Enable pivot table if it fits in one  page  Output to multiple Sheets. | We established earlier, thanks to OpenText Analytics interactivity, that some of my investments values had declined. Supposed I wanted to simulate buying more of the stocks while the price was low, on a hunch that the share price would soon climb again.  A perfect vehicle for this kind of “what-if” analysis is Excel, a familiar environment for most users.  OpenText Analytics allows export of content, even content customized through the Interactive Viewer, to be exported as various offline formats for sharing and saving. I’ll export this personalized report to Excel to answer my “What-if” questions. |
| 42.  Select “Enable Editing” if it is read-only upon opening.  Report exports to Excel. Point out worksheet tabs, select the 2nd tab, click in any cell to launch the Excel pivot table field list, add any addt’l field from the field list to show it’s a live pivot table. | Notice that my Excel export is a 100% live Excel document, not a CSV dump. It has all the features of Excel that the Excel user expects. The pages of the web report are exported to Excel as worksheets. The crosstab in my web report has been exported as a LIVE pivot table!  The report that has been export represents my report with my modifications – not the original. |
| 43.  Settle back on the 1st worksheet tab. Select cell J13 (%Change column), point out that it’s a LIVE Excel formula. Select cell F13 (Volume), change the value to 5000. Select cell H13 (Curr Share Price), change the value to 120. Press ENTER key. Point out that all formula-based fields have changed to reflect the new values. Optionally save, then close the spreadsheet. | But the most important feature that any Excel user expects is formulas. The OpenText Analytics Excel export includes the formulas for all the summarized data, allowing the user to change values in the spreadsheet and instantly see the impact across the document. Here I can simulate buying more stock, and what would happen if the share price went up to $120.  The Excel export allows the user to test out investment scenarios on their own to make informed financial decisions. |
| 44.  Settle back on web report still open. In the OpenText viewer click the MENU icon (down arrow on far left of toolbar), then only show the “Save As…” options. Close report without saving. | OpenText Analytics also allows the entitled user to save their custom views of information as new reports back to the iHub, where they can be scheduled and shared with other users. |