

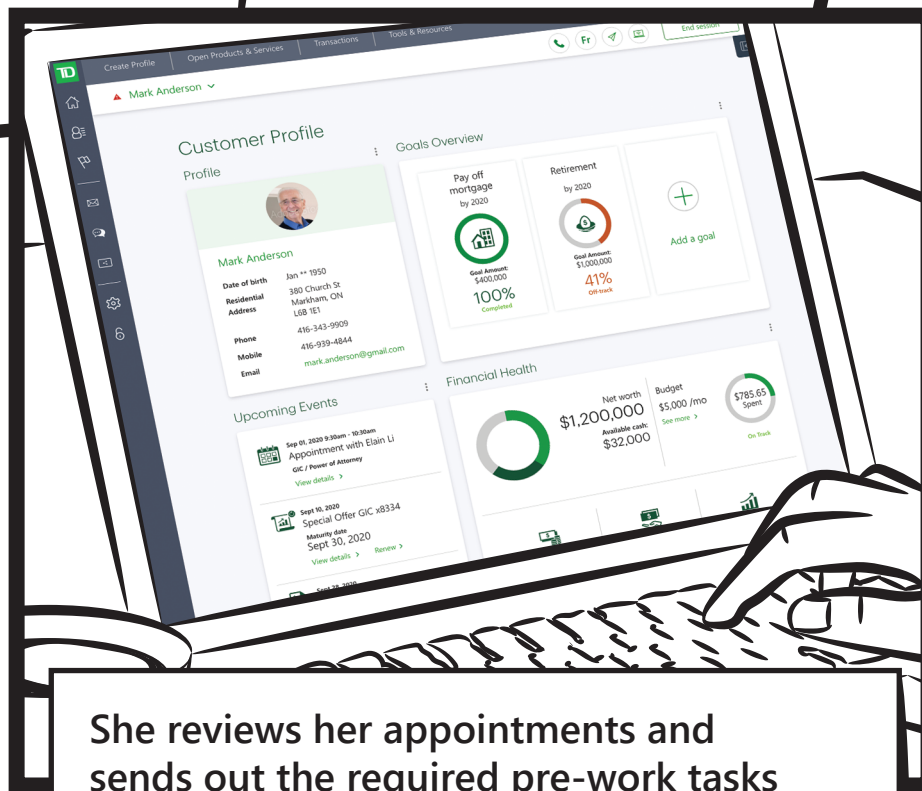
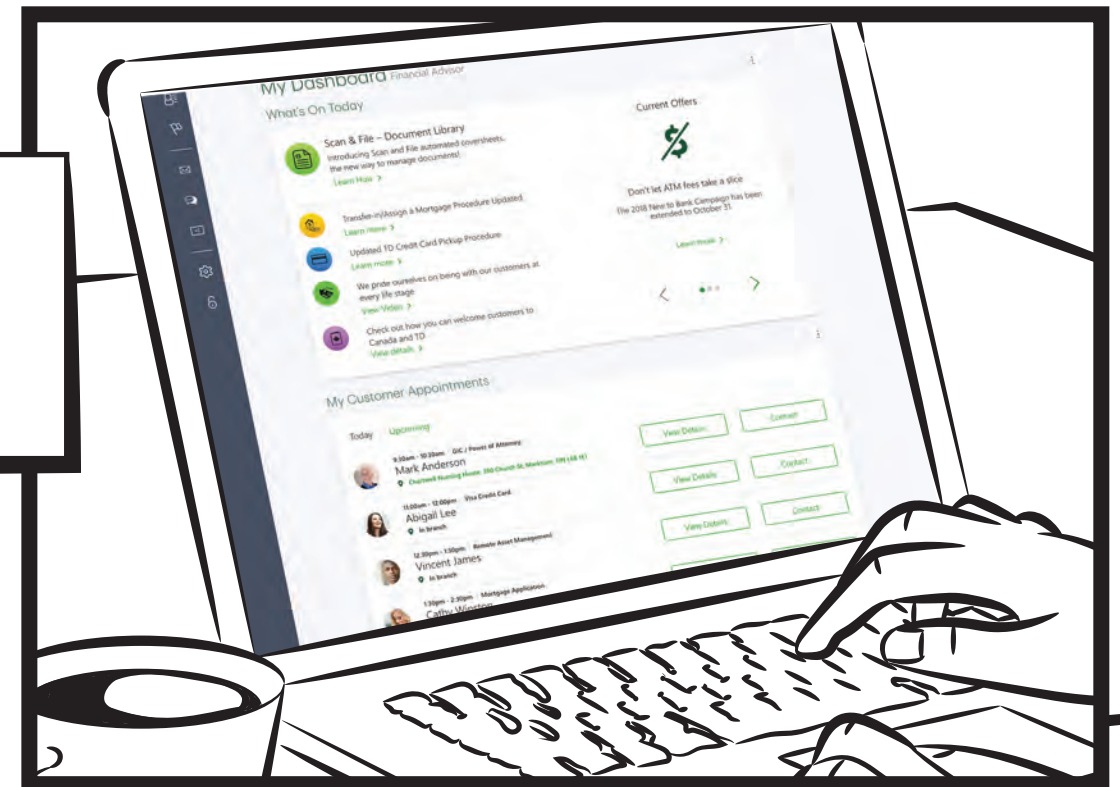
SCENARIO I

Start of the Day

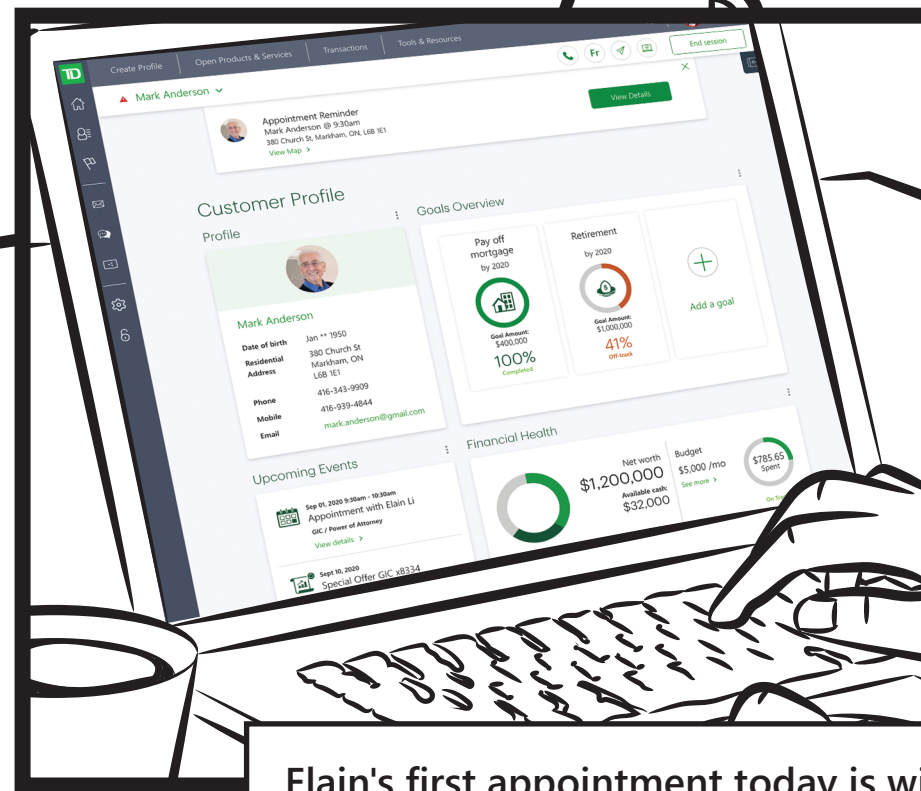
Elain is the sole employee at her branch who is able to assist Chinese-speaking customers. Although she has 2 years of experience, she still requires support to complete complex applications for customers.

8:30am – 9:00am

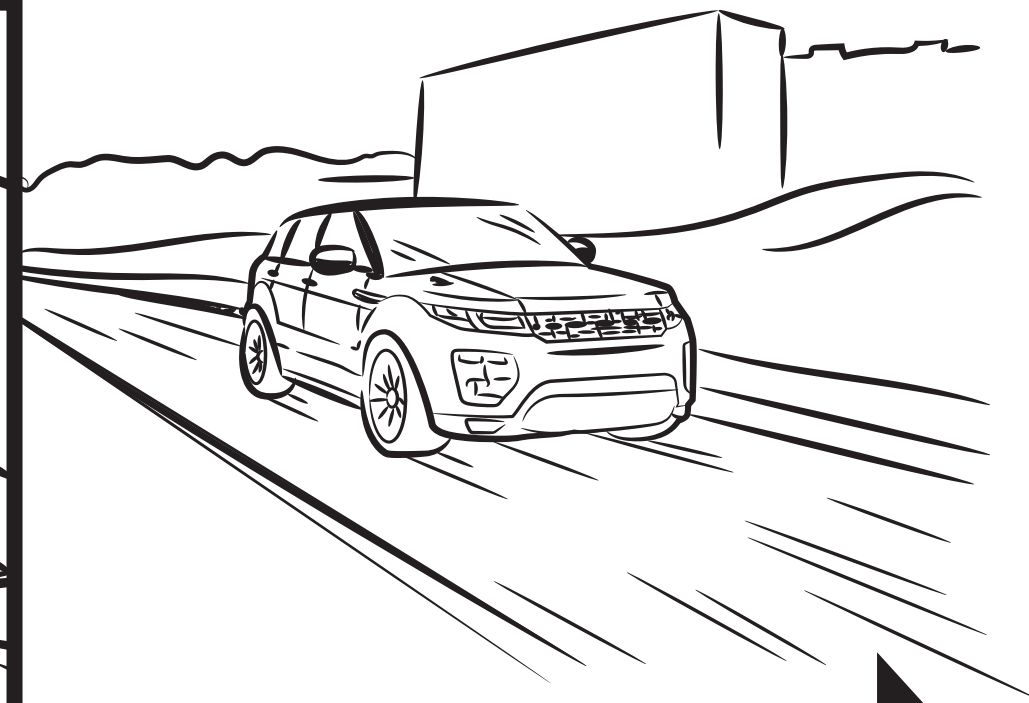
Elain starts her day by going to Unity and checking the "What's On Today" section, which contains TD news, insights, events and the latest customer promos.



She reviews her appointments and sends out the required pre-work tasks to her customers.



Elain's first appointment today is with Mark at the nursing home at 9:30am. She brings an extra TD device with her to be used for screen sharing.



SCENARIO 2

Mark & Sean's Appointment

Mark is in his 70s and lives in a nursing home. He requires Sean to be present at the meeting, but Sean is not available in person.

Mark has \$250k in assets with TD.

Mark's needs:

- Discuss terms of maturity of his GIC

- Give Sean power of attorney so he can make legal decisions about Mark's finances

9:30am – 10:30am

Elain arrives at the nursing home.

Good morning,
Mark.
My name's Elain,
from TD..

Hello Elain.
Nice to meet you -
please come in.

Okay, Mark,
here's today's plan..

Mark views the meeting agenda on
a TD-owned tablet.

Elain invites Mark's son, Sean, to join
them via an online meeting.

Elain also invites Fiona, a TD Financial Planner, to the online meeting.

Hi Fiona

Good morning,
everyone.

Mark, Sean, please meet
Fiona, who is a
TD Financial Planner.
She'll be presenting
some options to you with
regards to your GIC.

Good
Morning





Prior to the meeting, Fiona reviewed Mark's financial summary, and she concluded it may not make sense to renew the GIC as is.

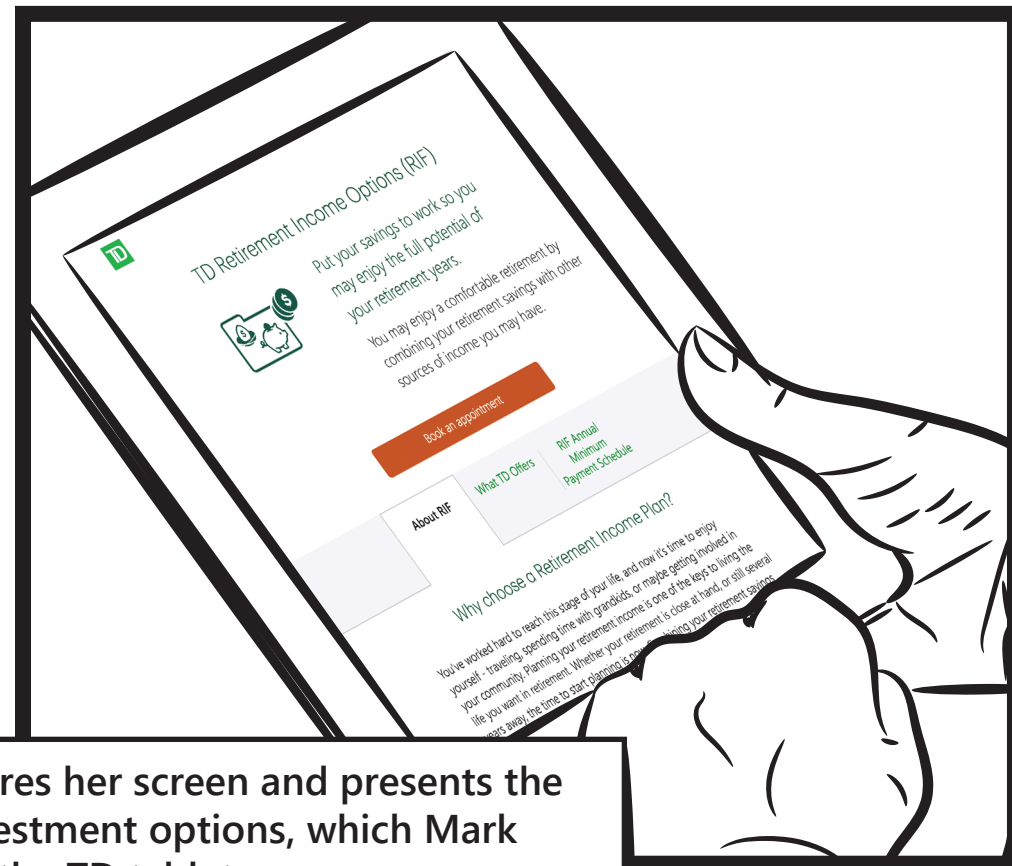


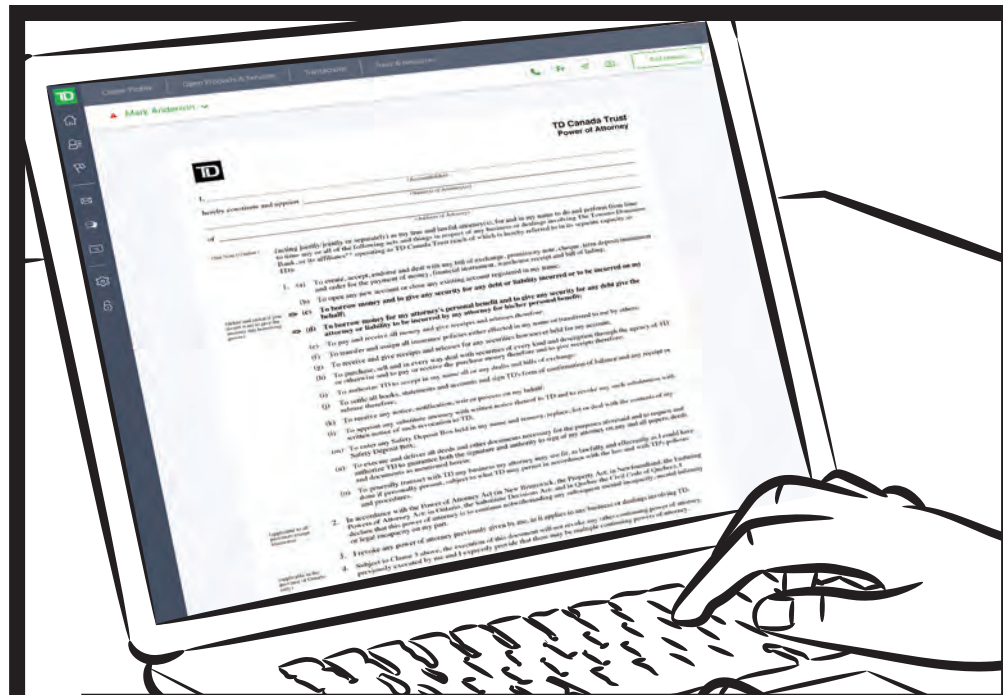
Hi Mark, your GIC is close to reaching its maturity date. You can always renew, however, let me share a few more investment options with you that may make more sense.

That sounds great, Fiona.

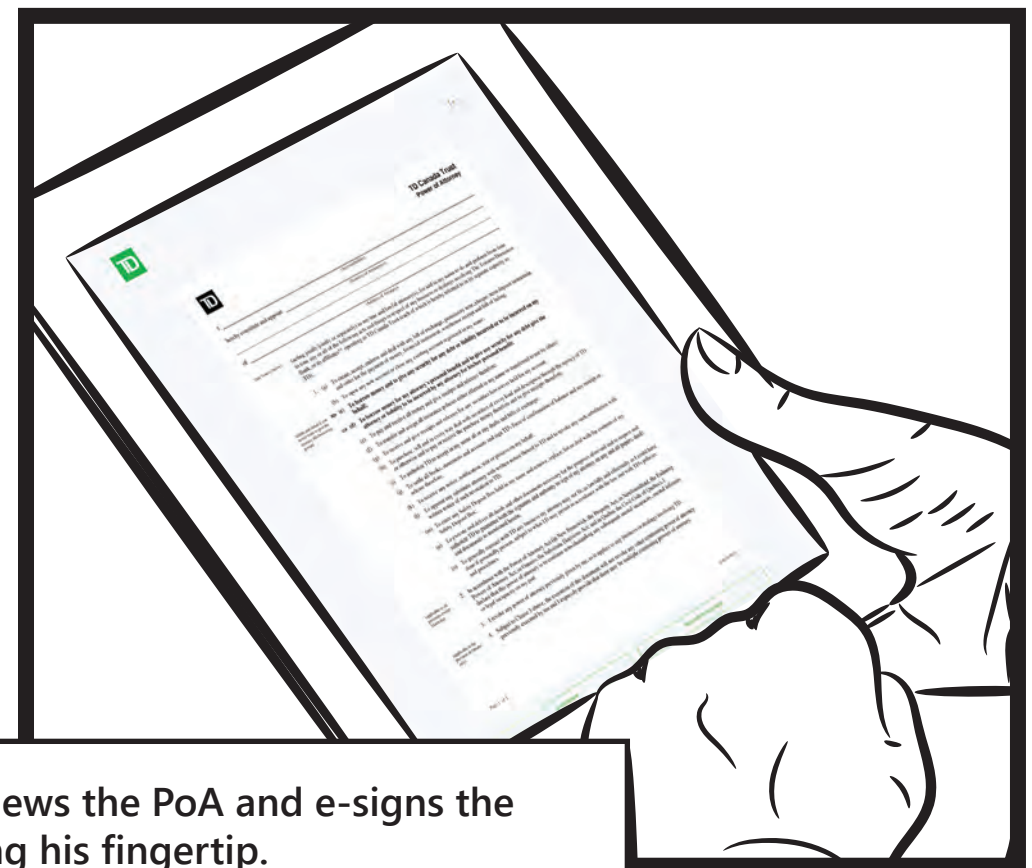


Fiona shares her screen and presents the other investment options, which Mark views on the TD tablet.

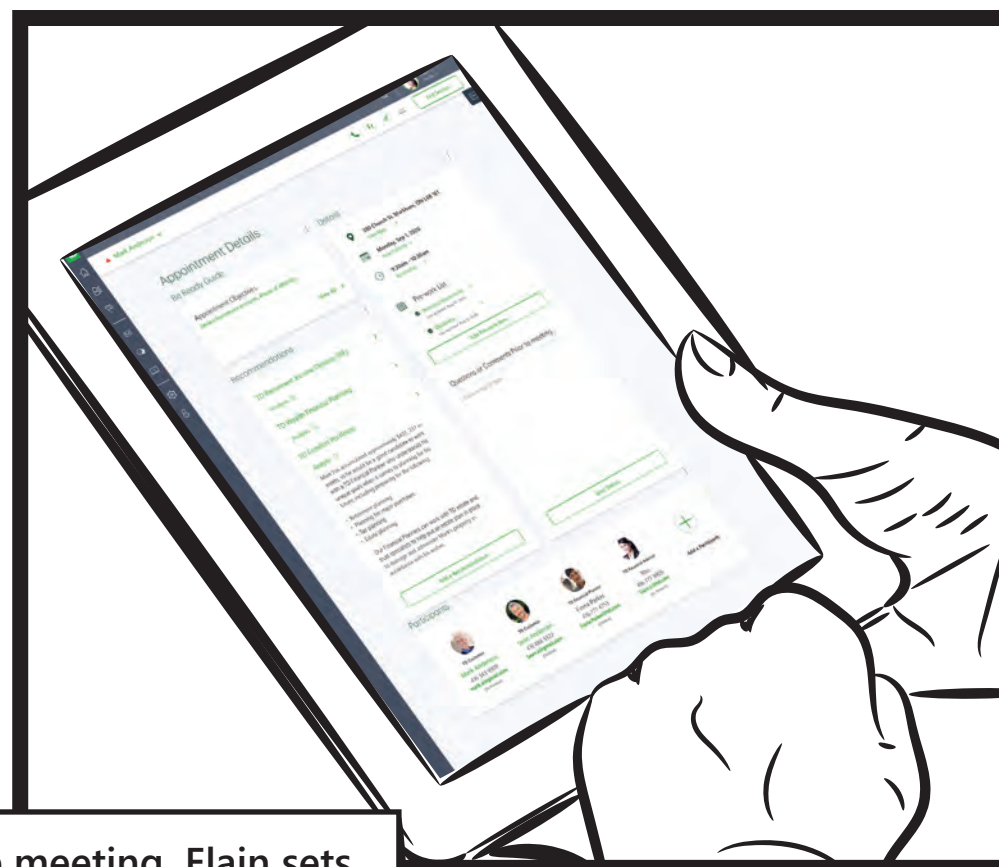
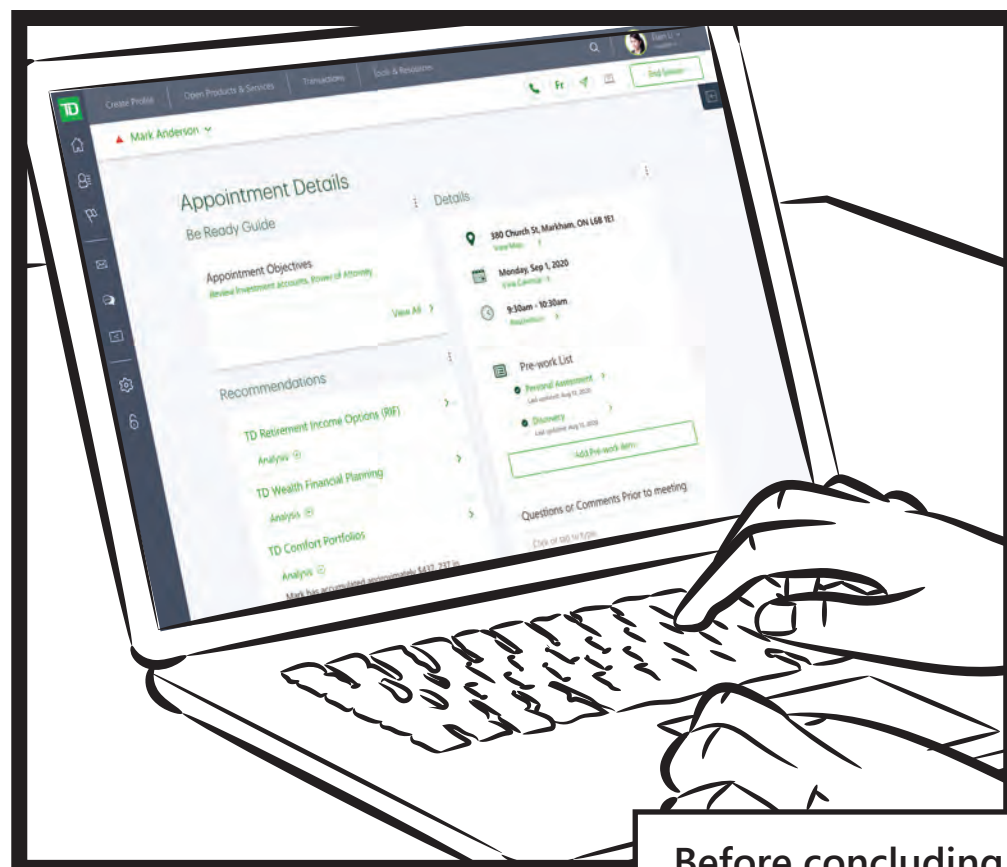




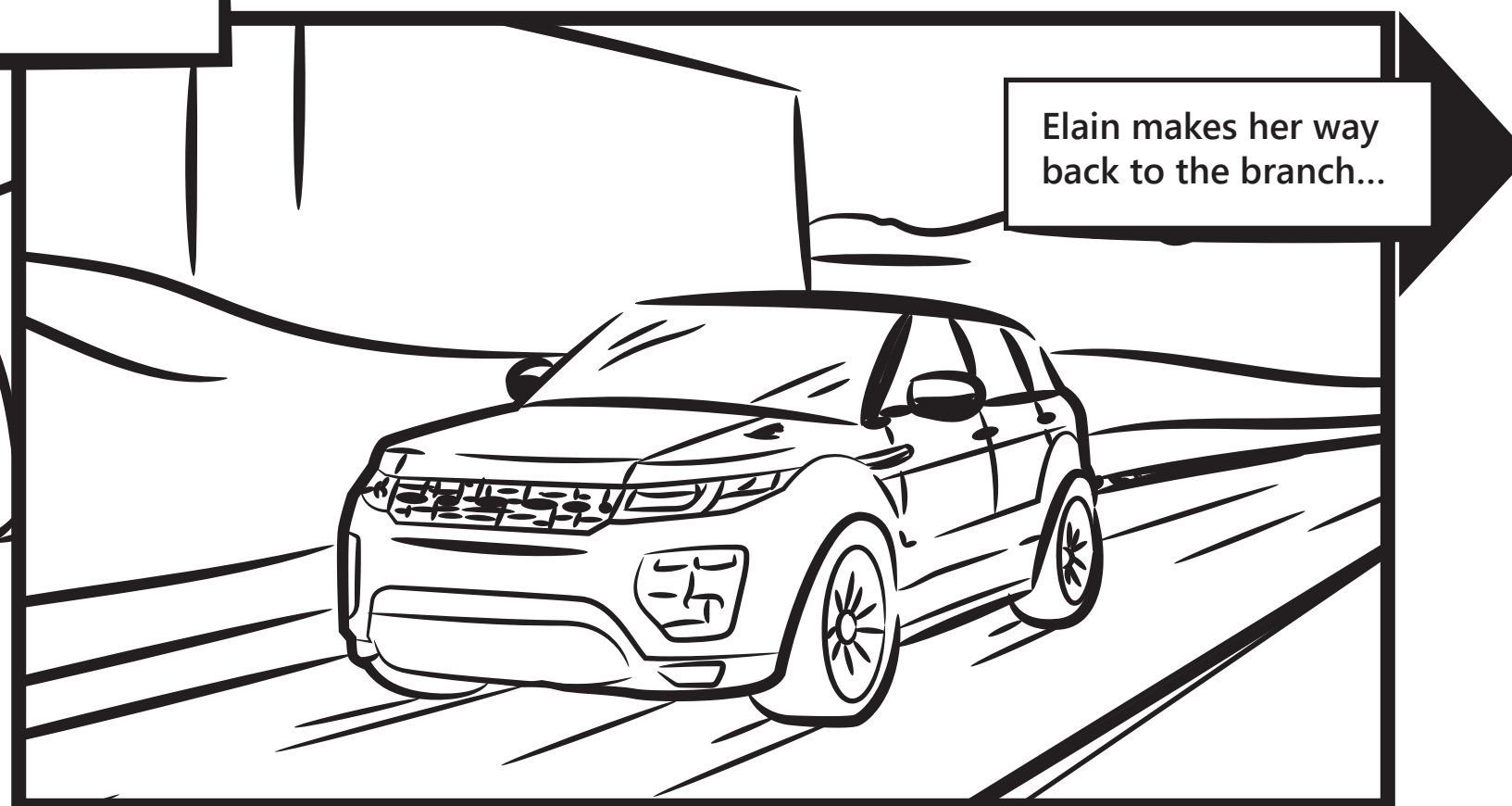
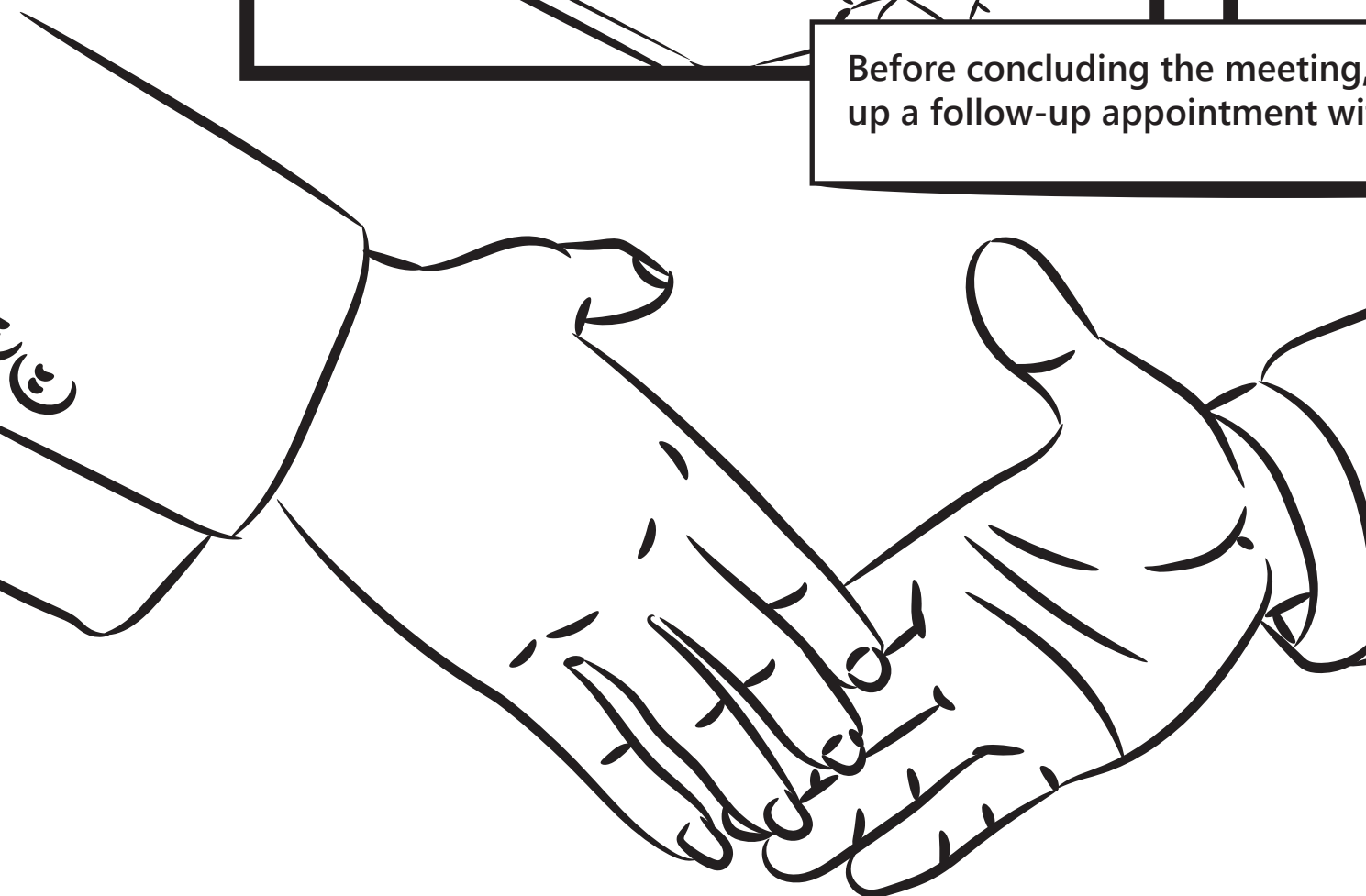
While Mark is reviewing the investment options, Fiona also pulls up the TD PoA form that Mark needs to sign. The signed PoA will give Sean the authority to manage Mark's TD financial affairs.



Mark reviews the PoA and e-signs the form using his fingertip.



Before concluding the meeting, Elain sets up a follow-up appointment with Mark.



Elain makes her way back to the branch...

SCENARIO 3

Vincent James - Voicemail

Vincent is in his late 20s and he is the founder of an IT start-up.

He has \$100k in assets with TD.

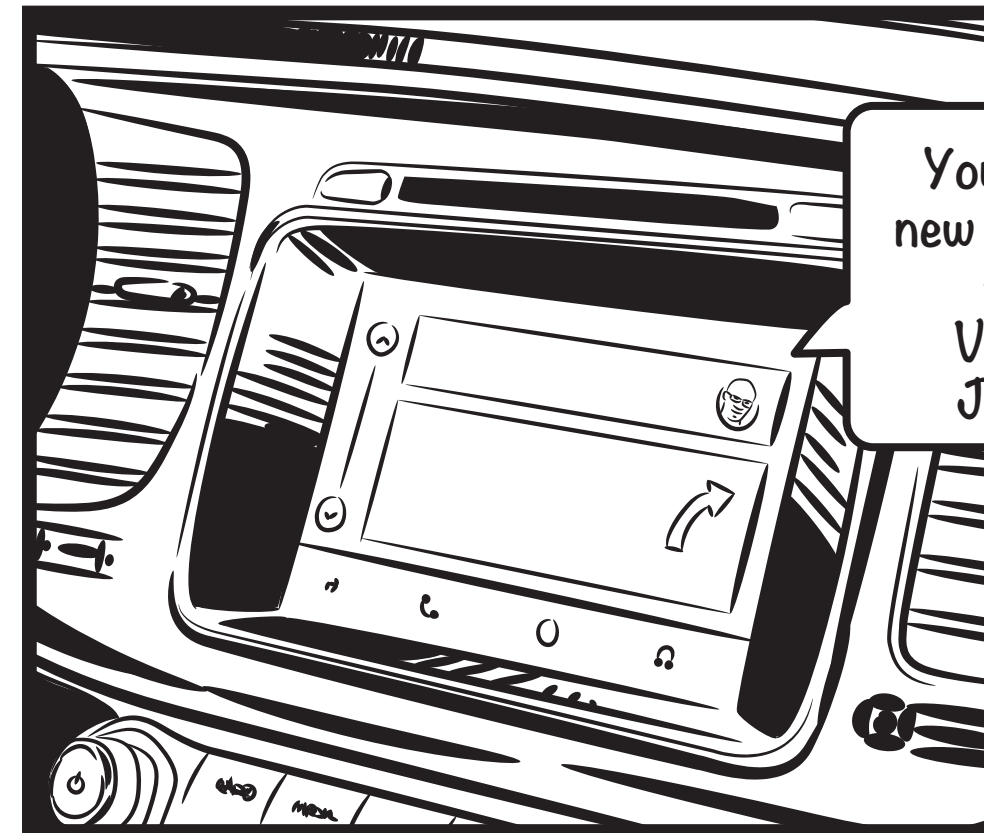
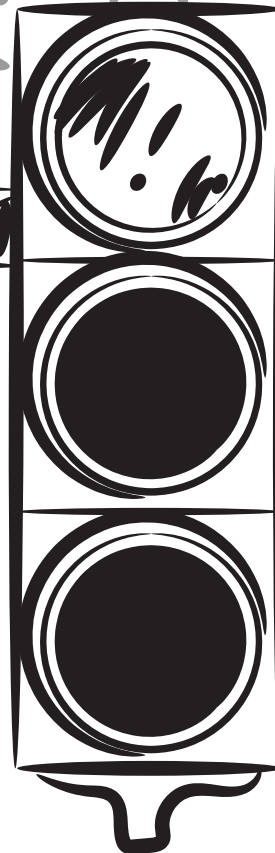
Vincent's needs:

- Reschedule his appointment

- Preview documents and sign them digitally

10:30am – 11:00am

While at a red light, Elain receives a voicemail notification from Vincent James.



You have a new voicemail from Vincent James.



Elain uses voice controls to play back the message.

Play Voicemail!

Vincent needs to reschedule his appointment.



Okay Unity, check my calendar for my next two available time slots.

Next week, you have Wednesday at 3pm and Friday at 9am available.



Thanks,
has Vincent signed
all the
required
documents?

No, he still
needs to
sign the
FSA.

Please send him
a reminder,
along with the two
potential appointment
dates and
meeting details.



Elain arrives at the branch in time to prepare for her next appointment.

SCENARIO 4

Wendy Cho - Walk-in

Wendy Cho is in her early 40s and owns her own business. She's an existing TD customer who is fluent in both English and Cantonese.

Wendy's needs:

- Plan for her retirement

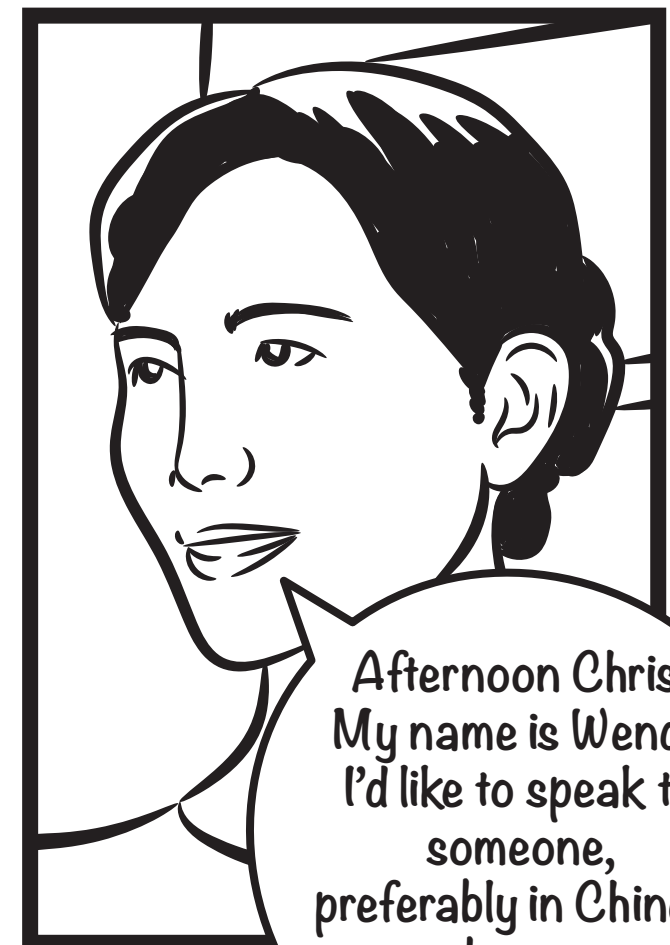
12:00pm – 12:30pm



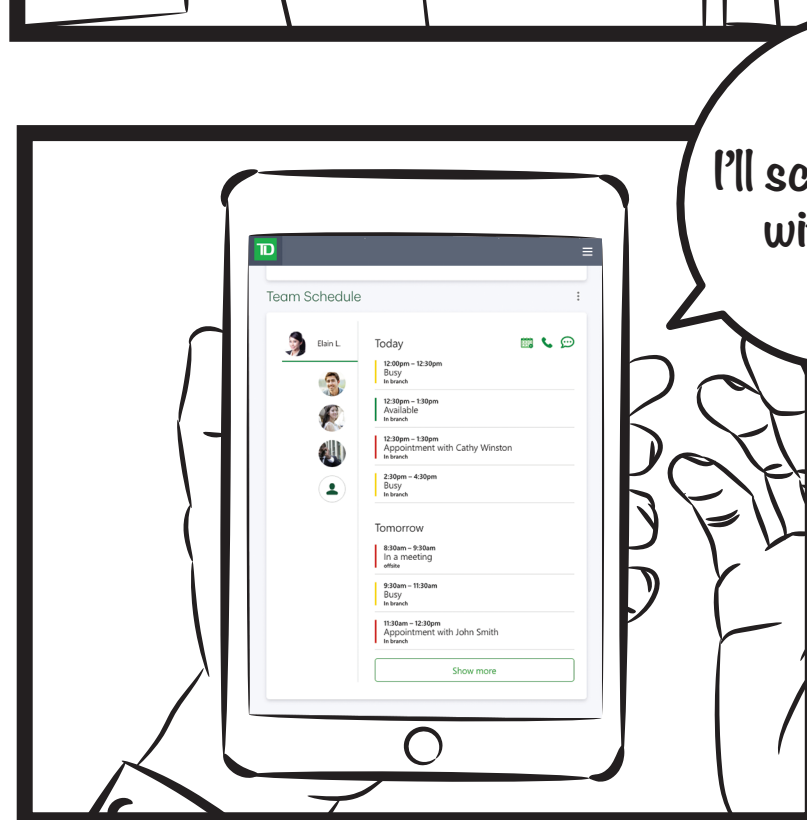
Wendy, a local business owner, has just entered the branch and would like to speak to a Financial Advisor about her retirement goals. She is met by Chris, today's TD Greeter.



Good afternoon. Welcome to TD, my name is Chris. How can I help you today?



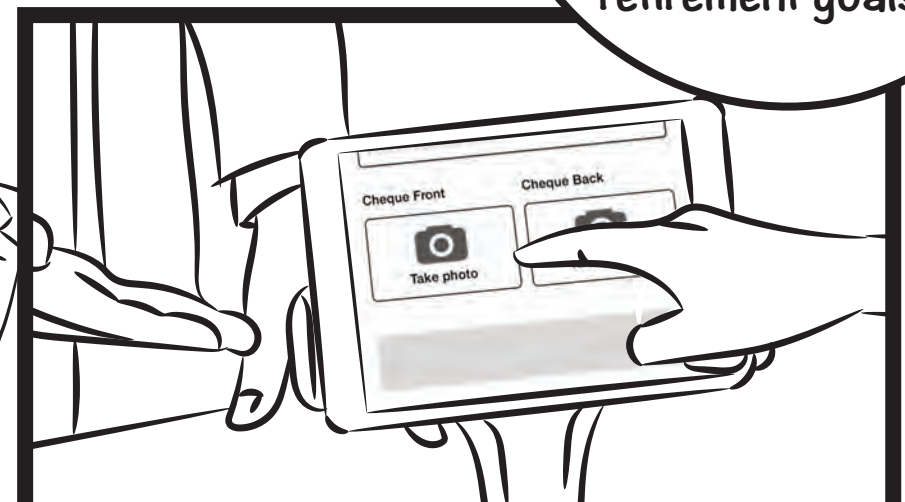
Afternoon Chris. My name is Wendy. I'd like to speak to someone, preferably in Chinese, about my retirement goals.



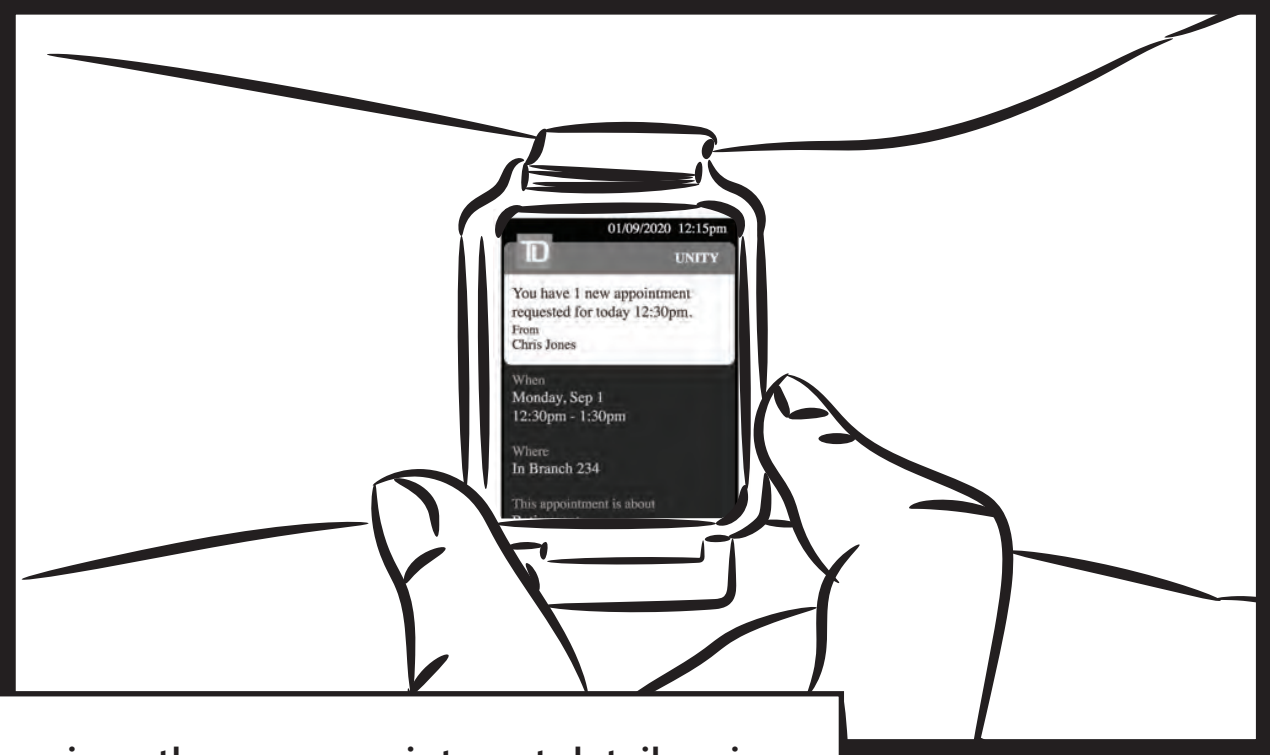
I'll schedule you with Elain.



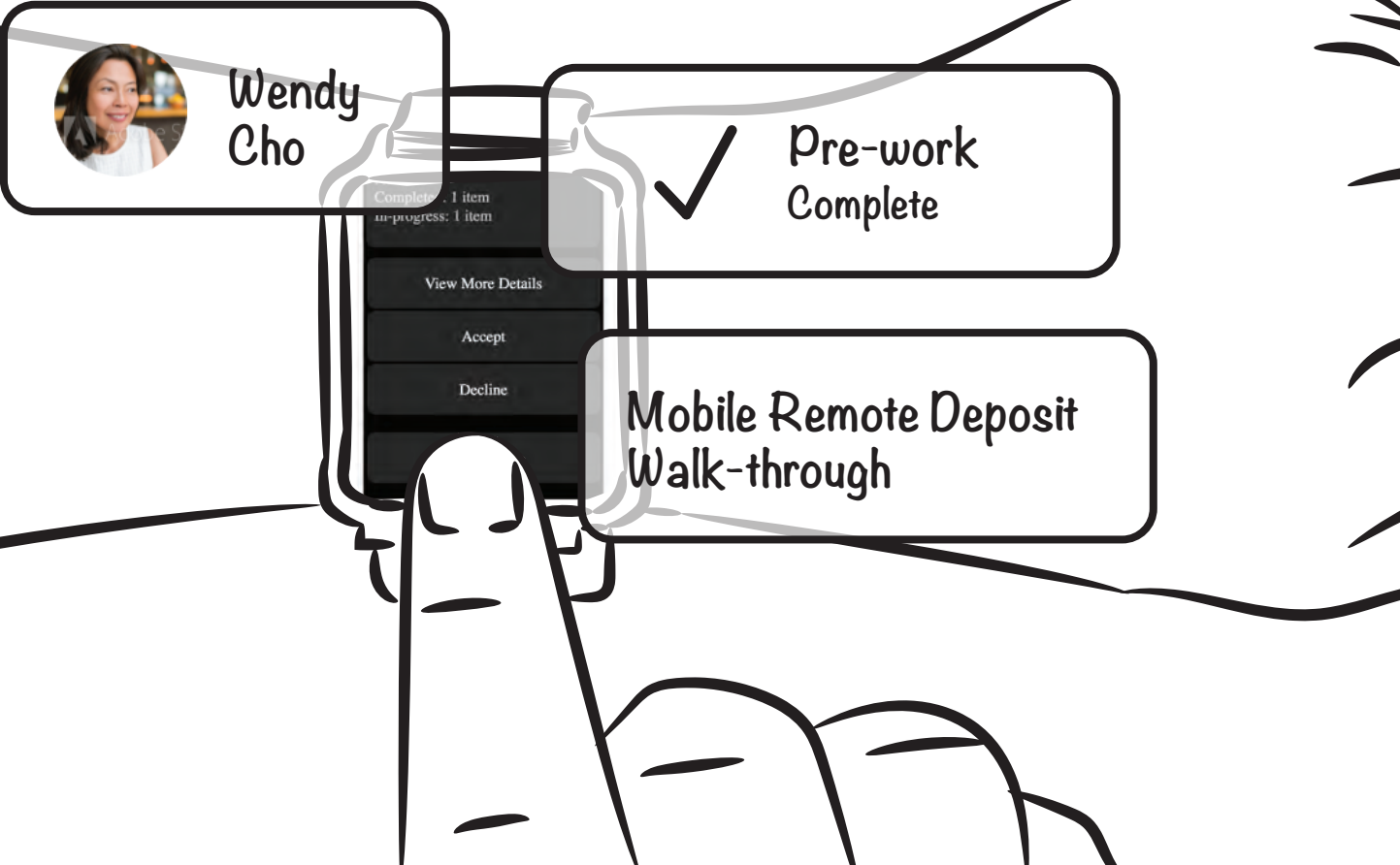
Chris escorts Wendy to the TD Digital Lounge and gets her some coffee while she waits for Elain to become available. In the meantime, Chris has her complete some preliminary tasks. Wendy also needs to deposit a cheque, so Chris shows her how to do a remote deposit on her phone.

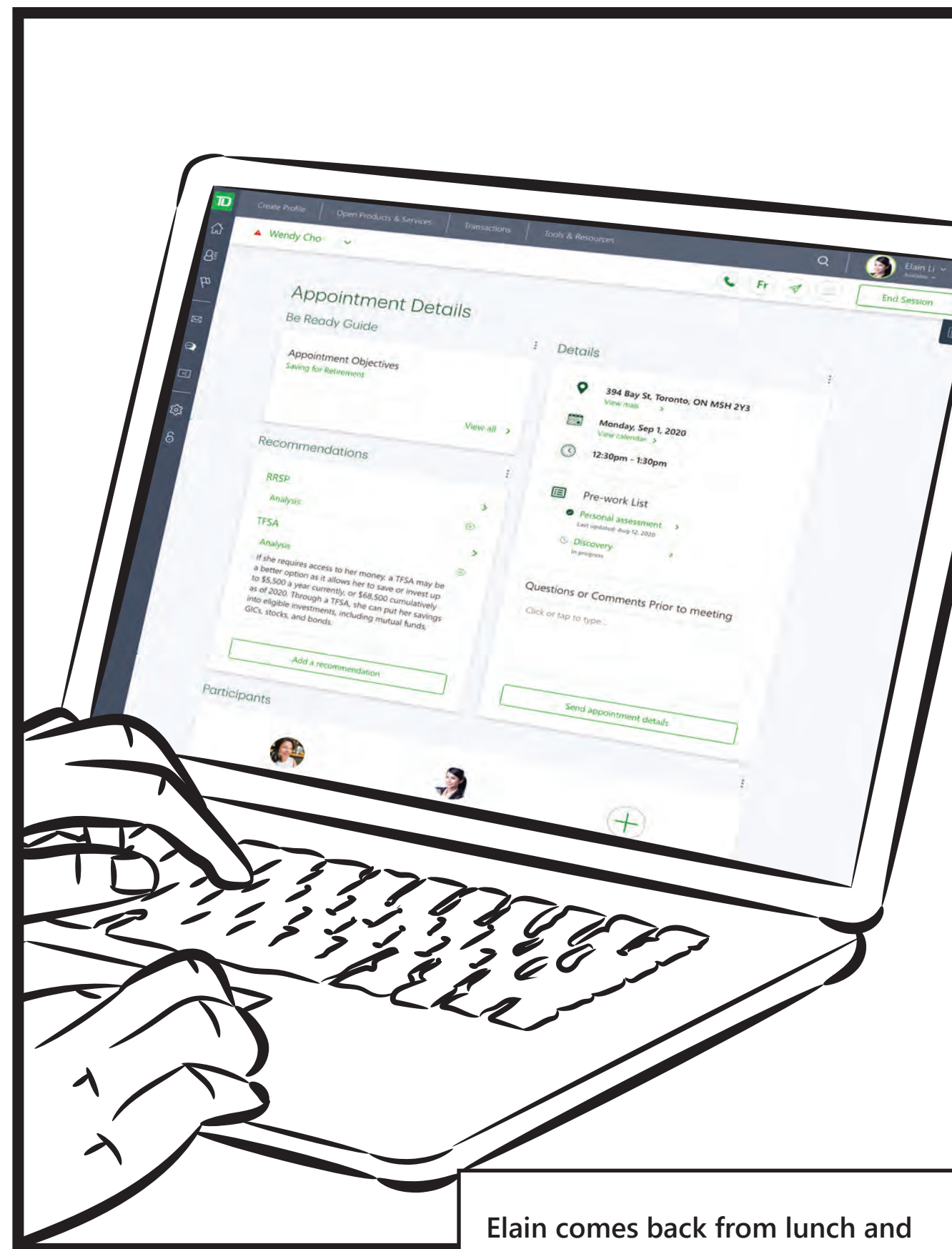
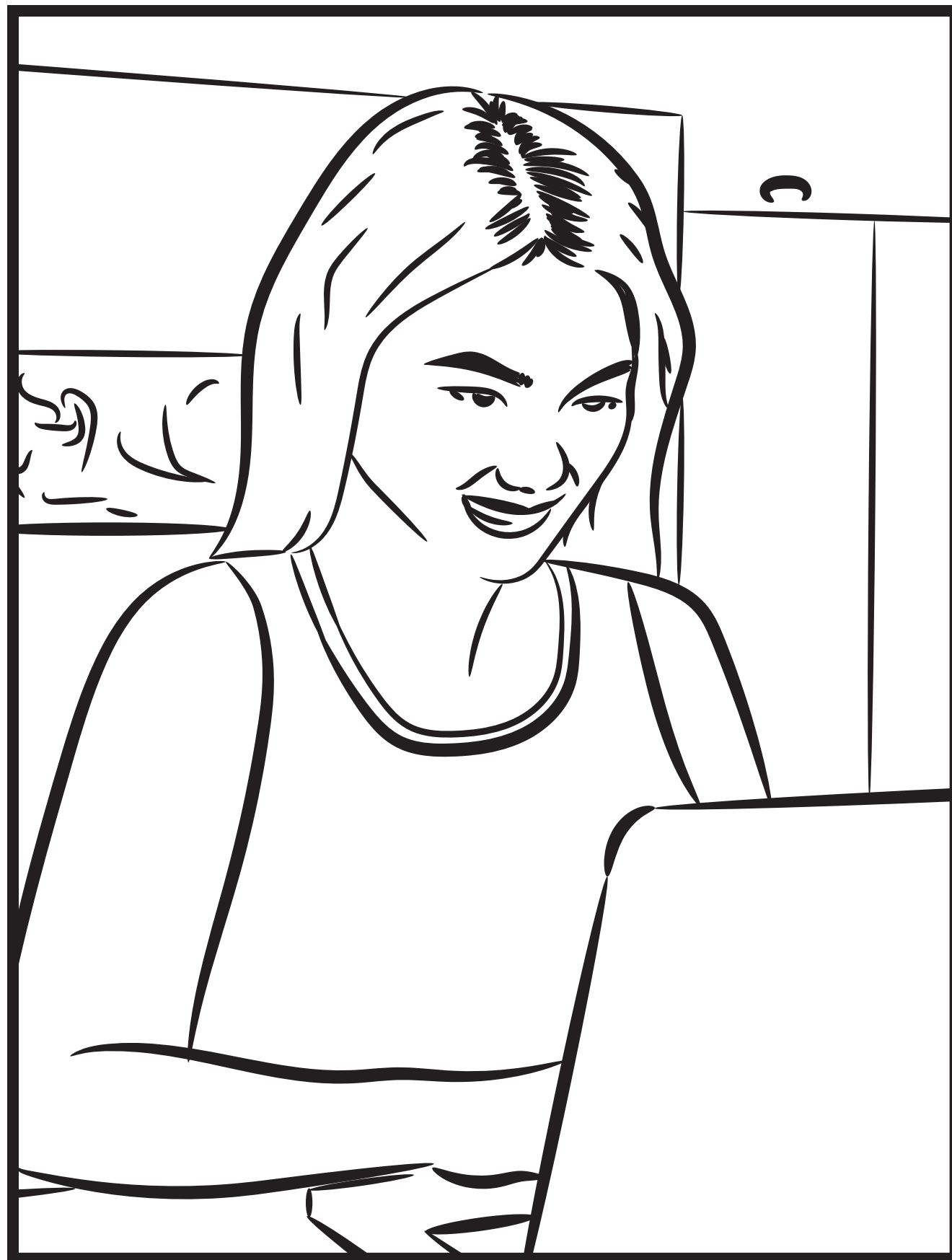


While Elain is having lunch, she receives a notification on her smart watch about a new appointment at 12:30pm with Wendy Cho, who prefers to speak in Chinese



Elain reviews the new appointment details using augmented reality.





Elain comes back from lunch and prepares for Wendy's appointment.

SCENARIO 4

Wendy Cho - Appointment

Wendy Cho is in her early 40s and owns her own business. She's an existing TD customer who is fluent in both English and Cantonese.

Wendy's needs:

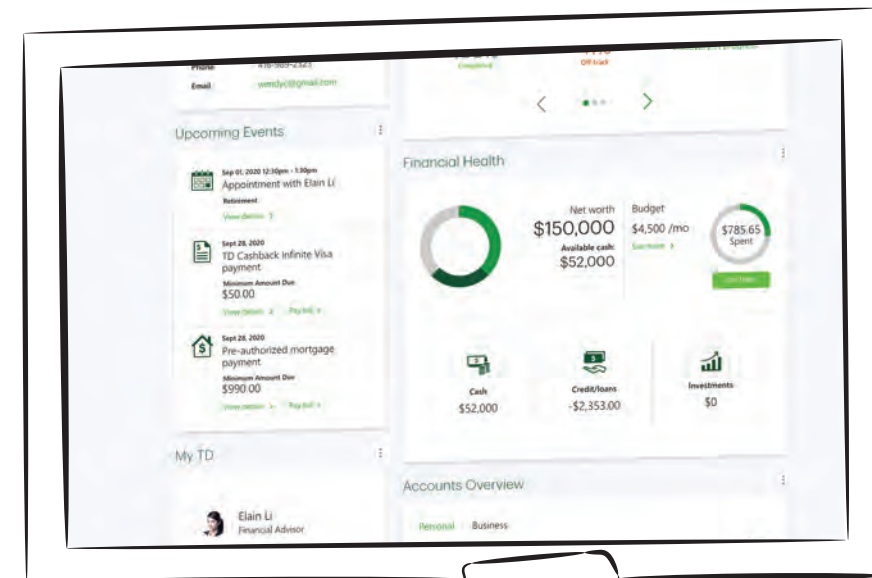
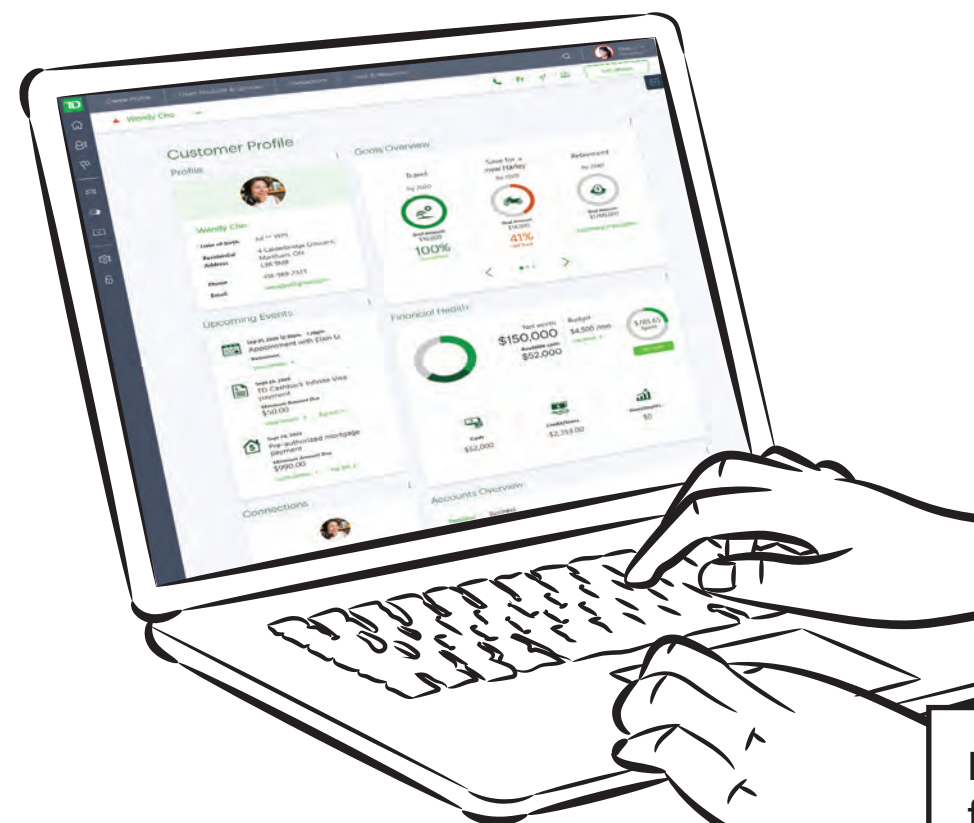
- Plan for her retirement

12:30pm - 1:30pm

Wendy,
I understand you
came here to
talk about your
retirement goals.

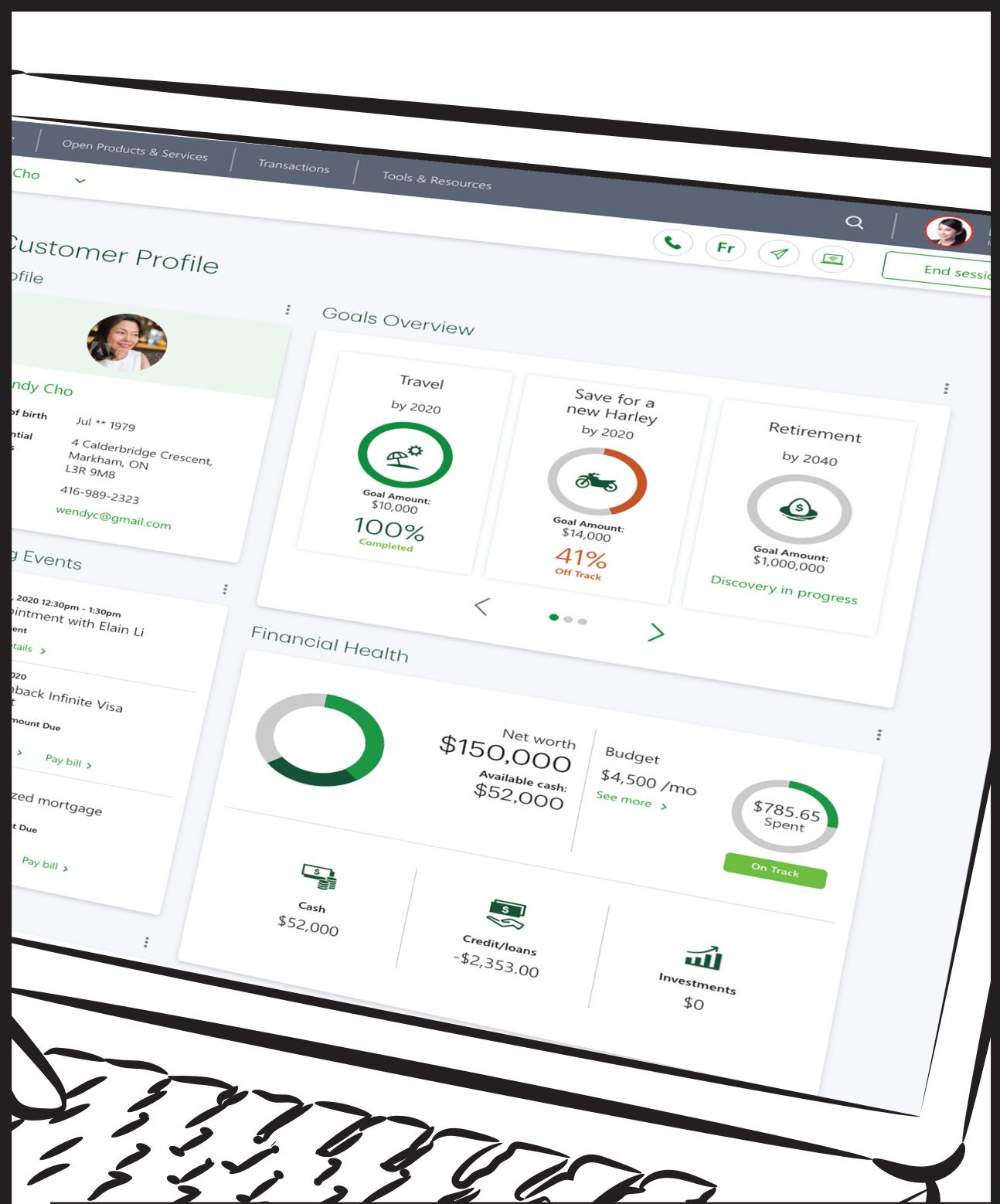
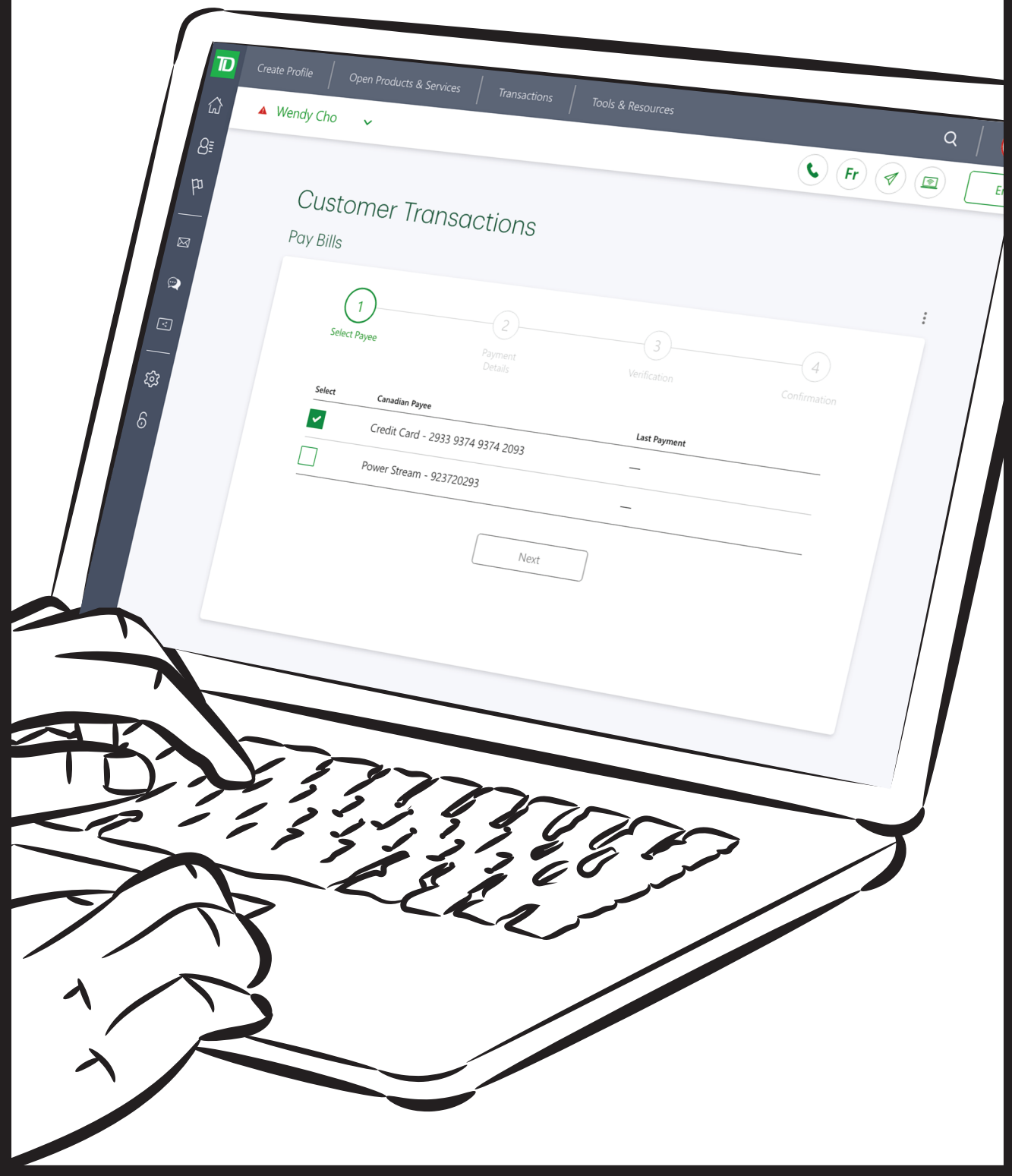
Yes, I'm a business
owner, and my goal
is to retire within
the next 20 years.

Elain gets to know Wendy better by asking her
some questions about her current financial status.



During the discovery stage, Elain starts to enter Wendy's
financial details. Unity automatically recommends some
options, which Elain shares with Wendy on the Smart TV.

Near the end of the meeting, Elain notices her credit card bill is due in two days and helps her pay her bill.



Wendy thanks Elain for providing her with some retirement options and helping her pay her bill. At the end of meeting, Wendy tells her she'll think about the next steps. Elain sends Wendy a digital copy of their discussion and sets up a follow-up appointment.

SCENARIO 6

Cathy & John - Dream Home

Married for 6 years

Have a 5 year-old son and expecting another child in 6 months

Currently live in a condo in Markham (rent \$2.5k/month)

Cathy: works part-time from home, earns a \$35k salary, has a \$20k RRSP at RBC and a chequing account at TD

John: works full-time and earns an \$80k salary with \$20k in savings and a \$20k RRSP at RBC, but does not have a TD account

They're pre-approved for a TD mortgage

Collectively, they plan to put a \$60k downpayment towards their house

As first-time home buyers, they're borrowing \$40k from their RRSPs (i.e. home buyer's plan), with the other \$20k coming from John's personal savings

Cathy and John's needs

Buy a townhome near the Stouffville GO station

Apply for a low, fixed mortgage rate

1:30pm – 2:30pm

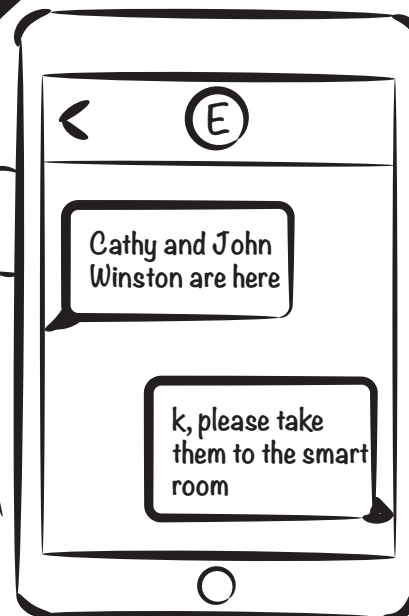


Digital Lounge

Cathy and John Winston arrive for their mortgage appointment with Elain. Chris takes them to the TD Digital Lounge and gets them some coffee while they're waiting. He also reviews the mortgage pre-approval checklist with them prior to their meeting.



Using Unity Lite, Chris sends Elain a quick message, informing her that Cathy and John have arrived for their appointment.



Chris escorts Cathy and John to the TD Digital Smart Room

Meanwhile...

Follow Up
Wendy

Message:
Cathy and John
Winston are here

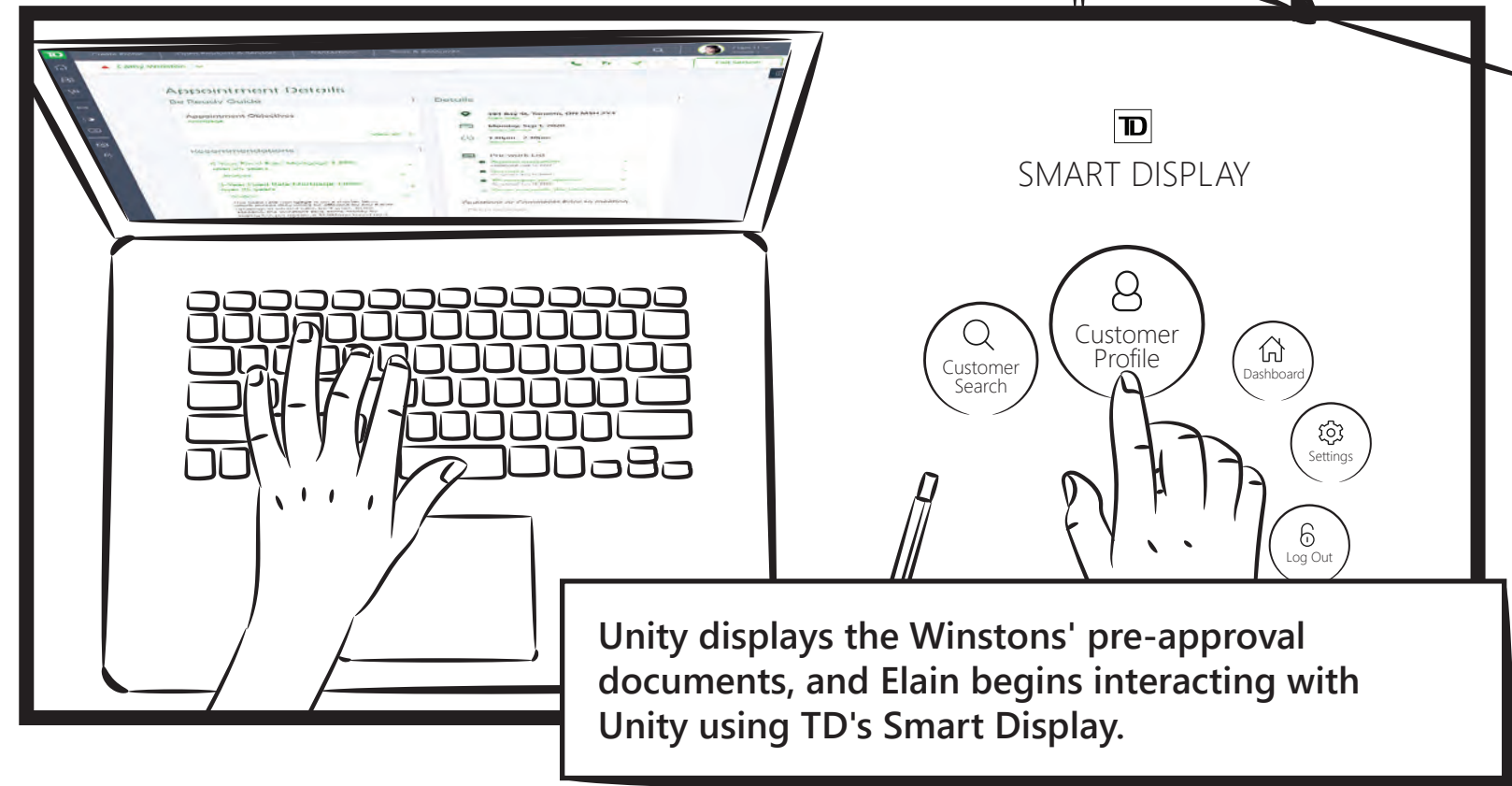
Elain is wrapping up her appointment with Wendy, when she receives a message from Chris.

Elain makes her way to the TD Digital Smart Room.

Hey Unity,
please set up the
TD Smart Display.

No problem,
do you want
me to display
the Winstons'
mortgage
pre-approval
documents
for your review?

When Elain walks into the TD Smart Room, Unity instantly recognizes her through facial recognition.



Unity displays the Winstons' pre-approval documents, and Elain begins interacting with Unity using TD's Smart Display.

Nice to meet you,
John and Cathy.
My name's Elain.

If you don't mind,
Brian,
our branch manager,
will be listening
in on our meeting today
as an observer.

He'll be
providing me with
coaching feedback
based on our
conversation today.

While preparing for the meeting, Elain made a note that John isn't a TD customer yet. However, she easily creates his TD profile by asking John to place his ID on the table, which Lampix scans and saves digitally to TD's database.



First Name
John

Last Name
Winston

D.O.B
June 23, 1981

Age
37

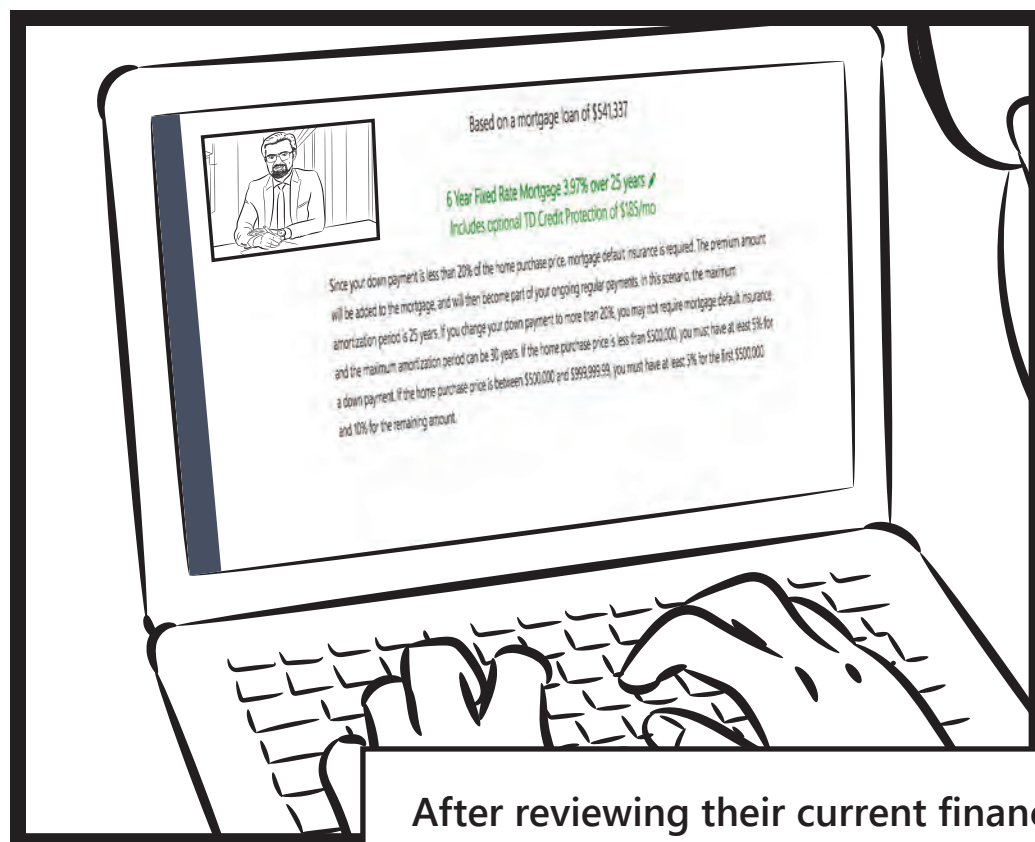
Address
678 Willams Boulevard

City
Toronto

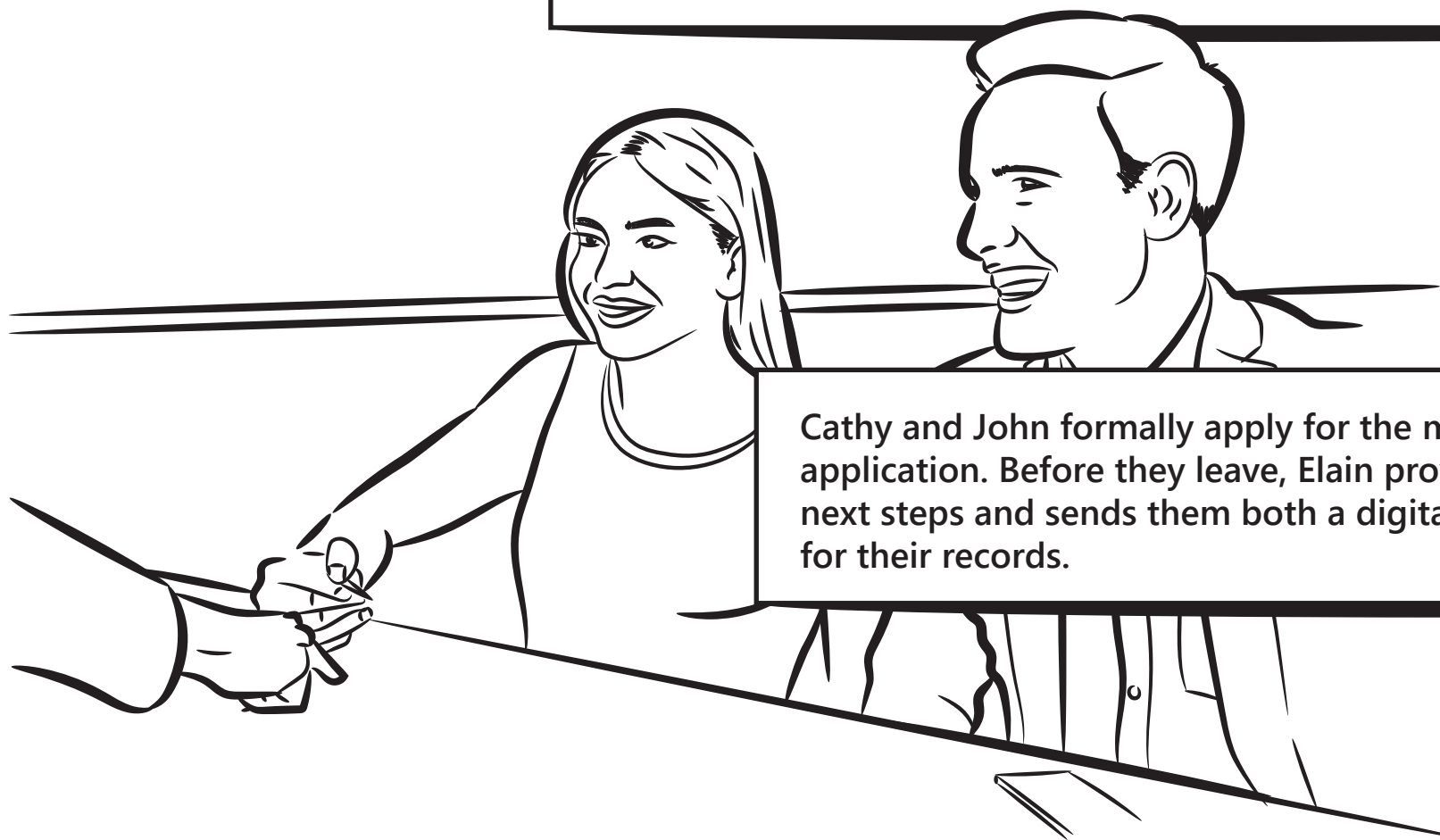
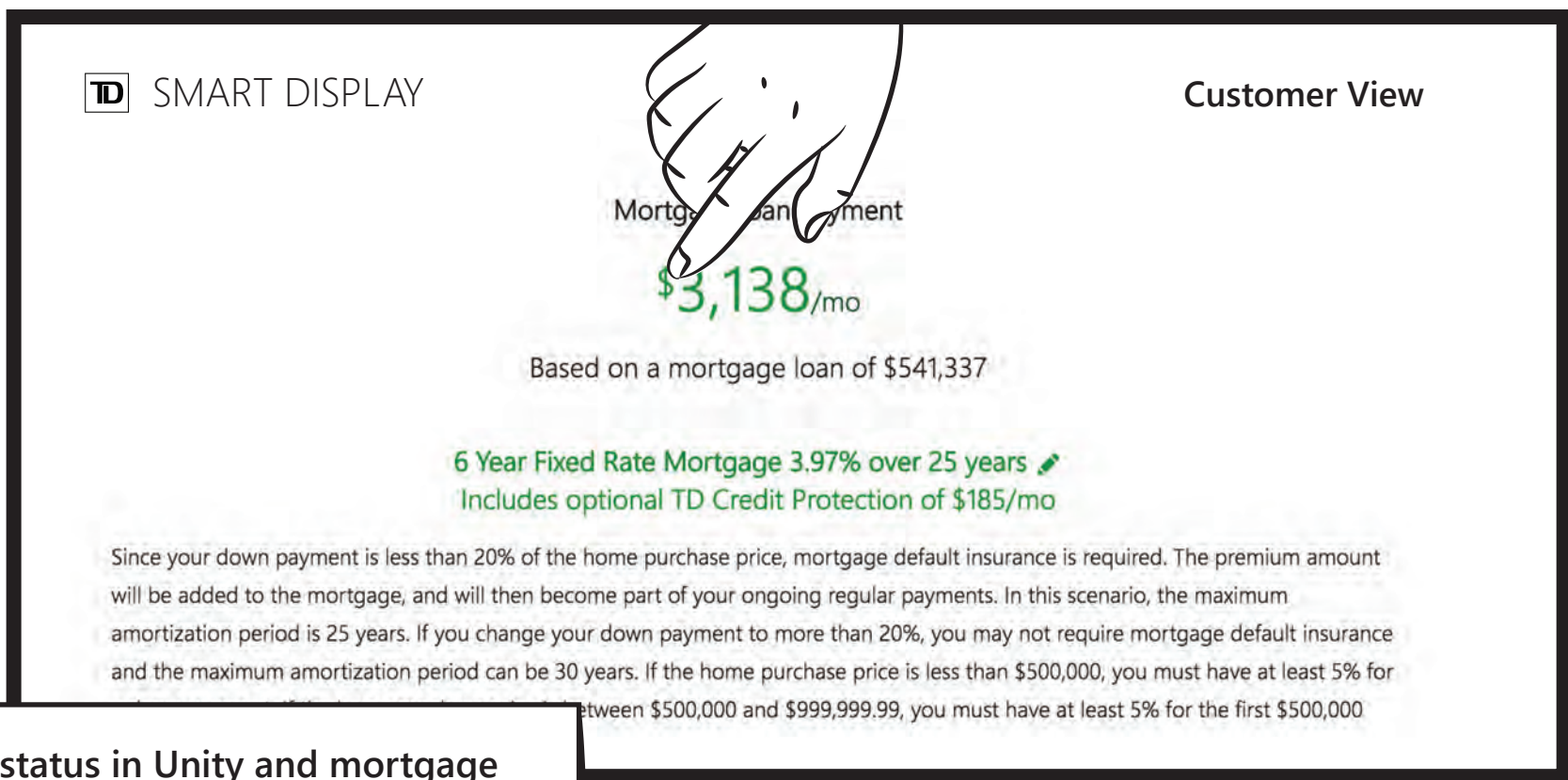
Province
Ontario

 SMART DISPLAY

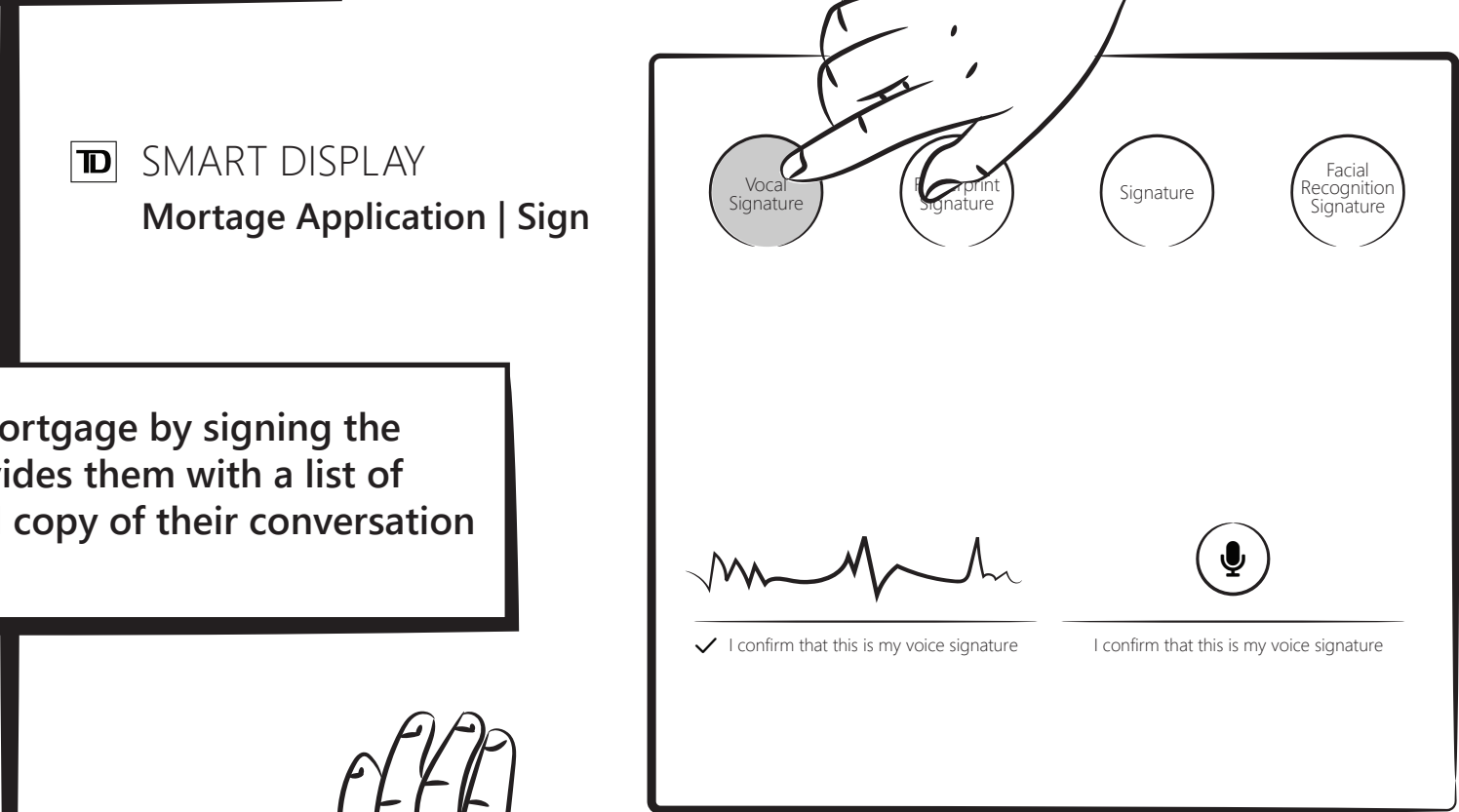

Create
Profile




After reviewing their current financial status in Unity and mortgage pre-approval, Elain presents her recommendations.



Cathy and John formally apply for the mortgage by signing the application. Before they leave, Elain provides them with a list of next steps and sends them both a digital copy of their conversation for their records.



After the meeting, Elain meets Brian for her customer interaction coaching session.



Elain,
overall you did
a great job.
However,
I do have some
minor feedback...

Thanks, Brian.
What do you
want me to work
on for next time?

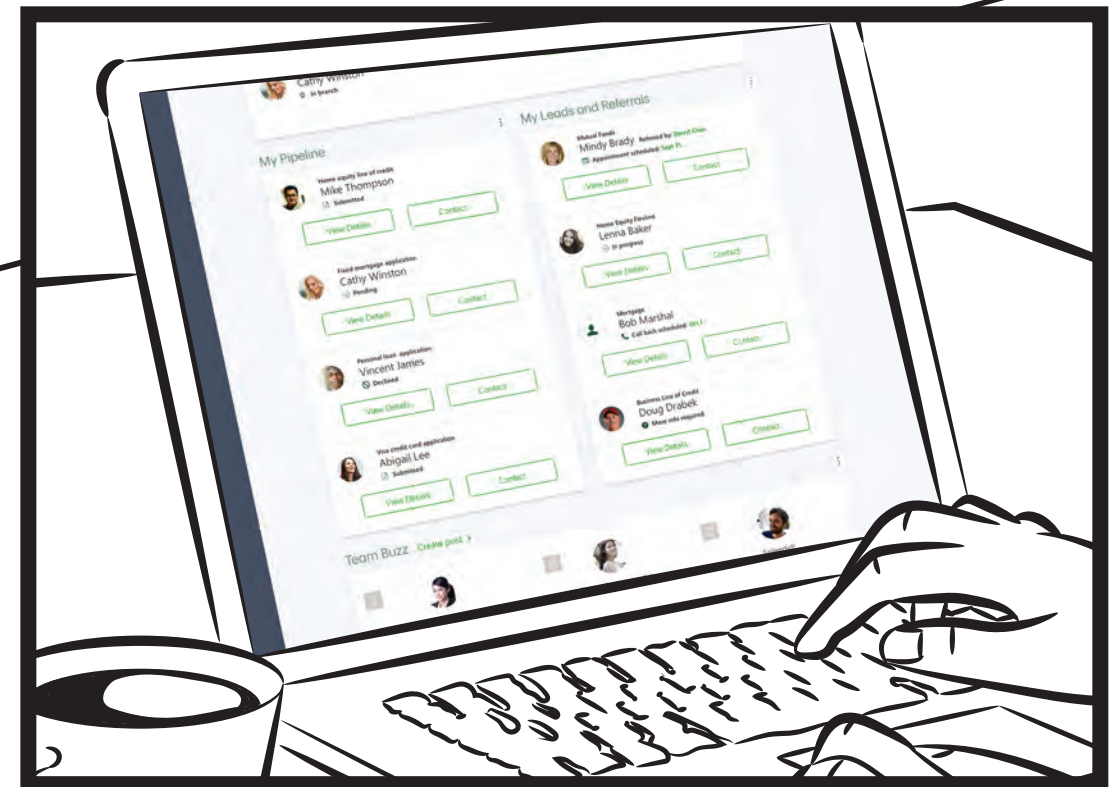
A Day in Elain's Life

SCENARIO 7

Prospects & Leads

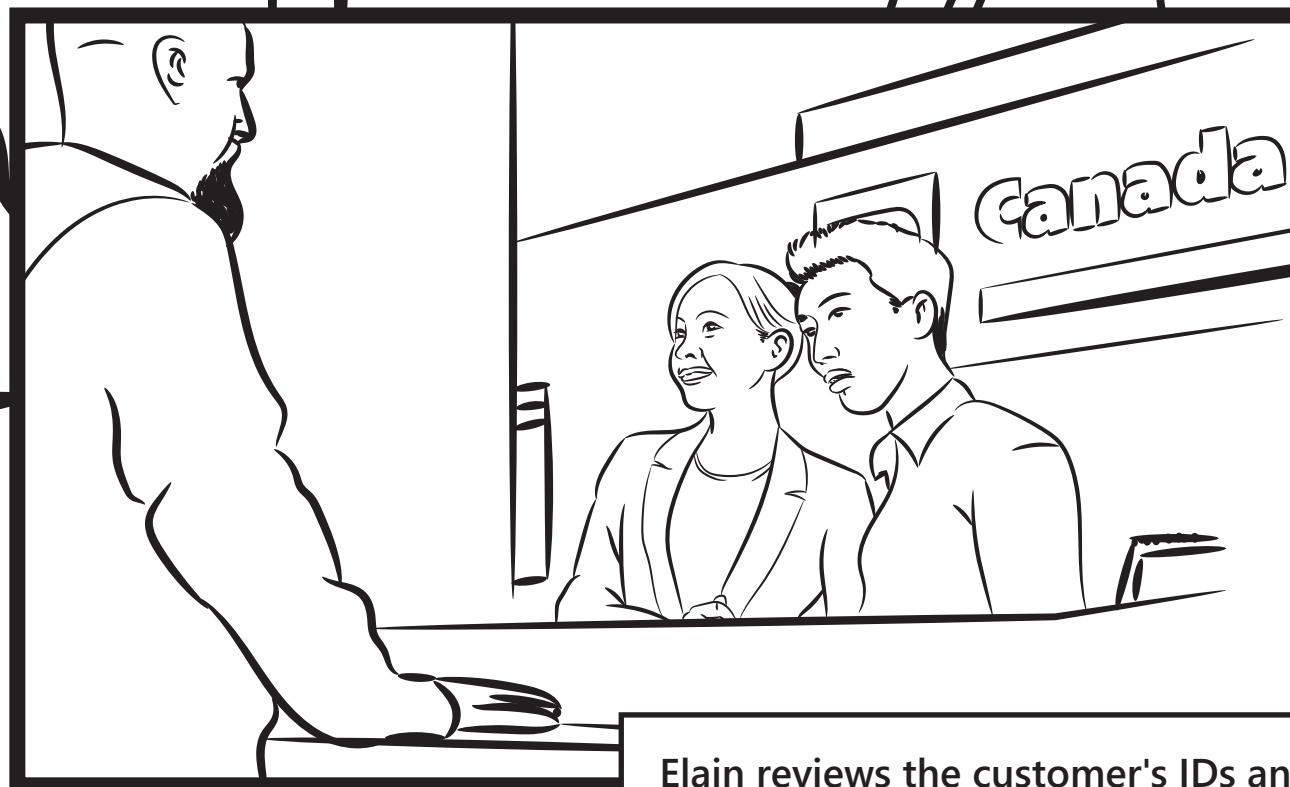
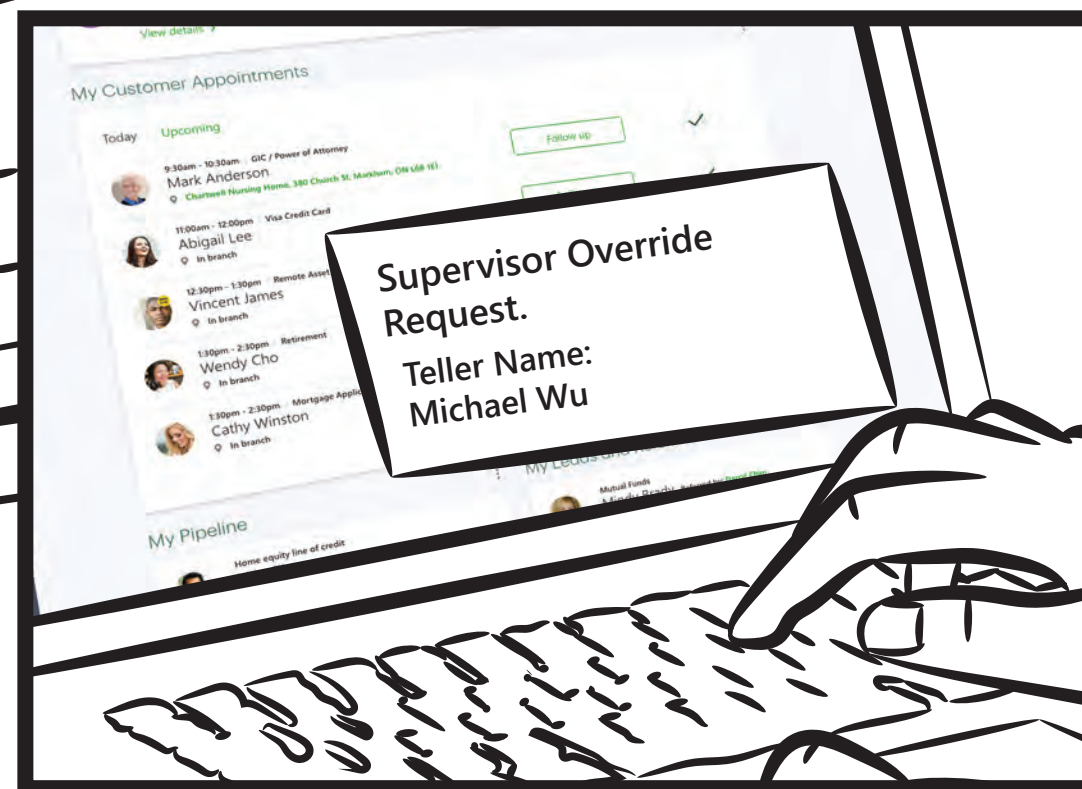
2:30pm - 3:15pm

As the day's winding down, Elain follows up on some leads

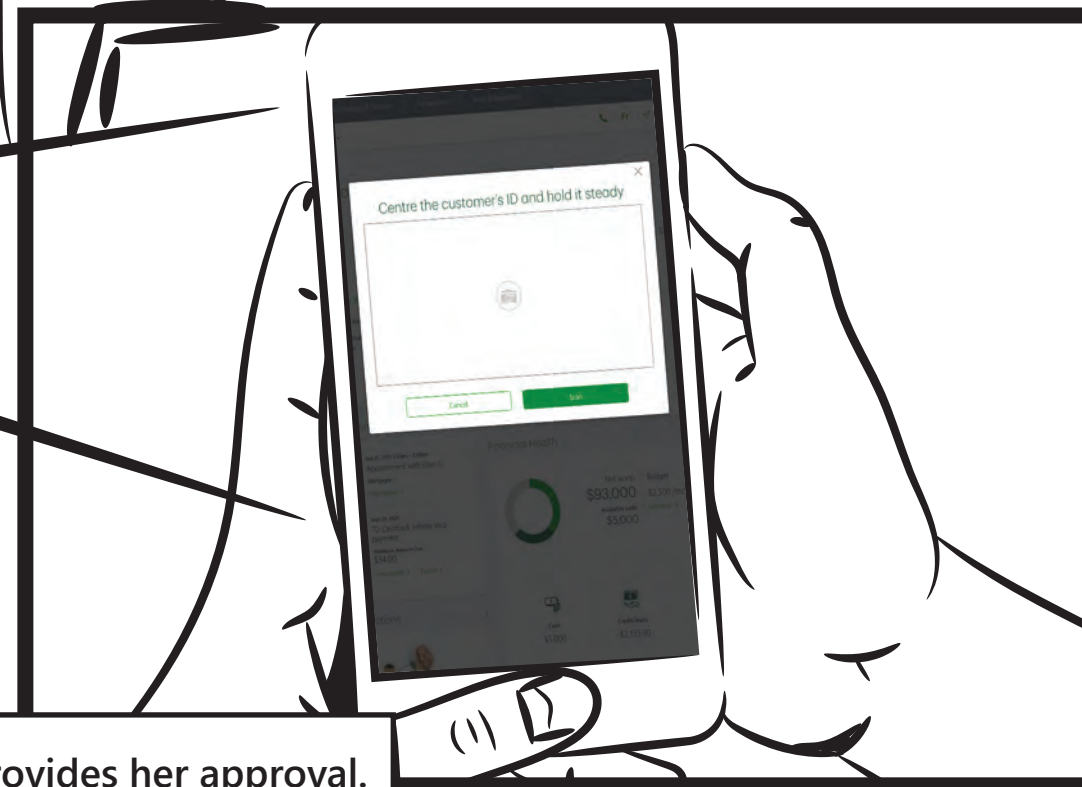


Elain checks the application statuses of her top opportunities and contacts them to ask if they have additional questions.

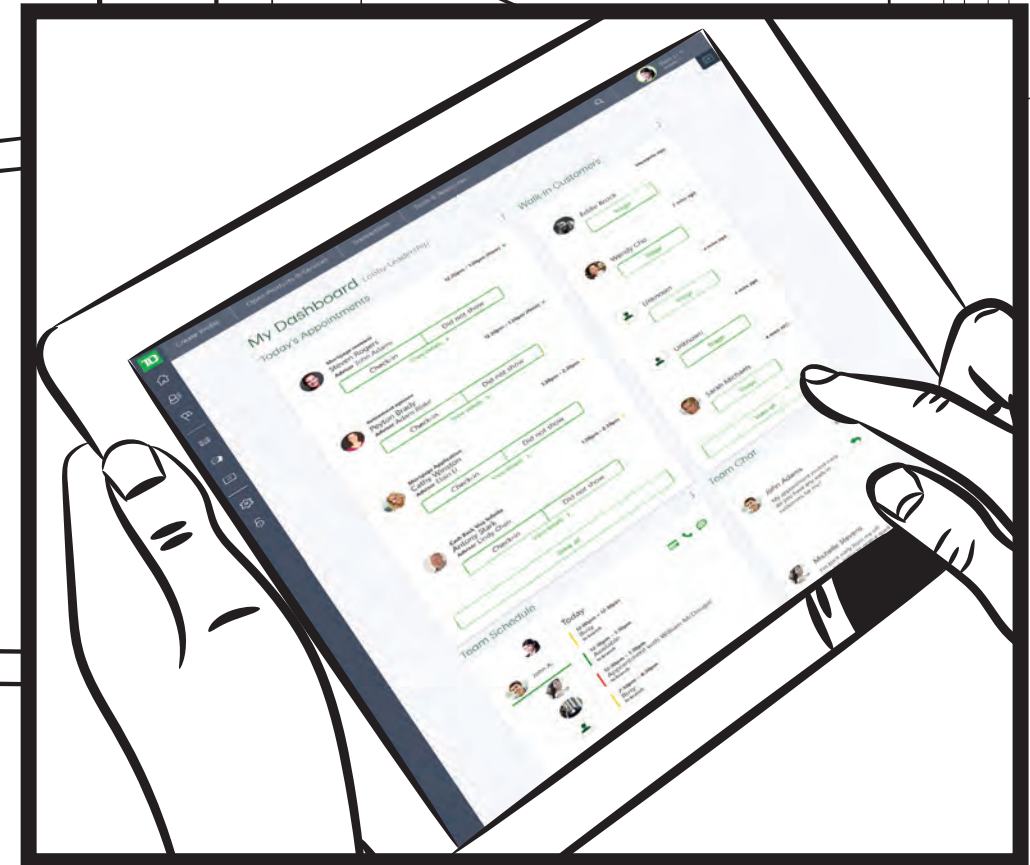
Since Brian's away today, Elain receives a supervisor override request for a cheque exceeding the approved limit.



Elain reviews the customer's IDs and provides her approval.



3:30pm - 4:30pm



After her final break, Elaine walks around the lobby assisting customers with any service-related tasks they may have, such as mobile cheque deposits.

SCENARIO 8

Wrapping it up

4:30pm - 5.00pm

She starts to wrap-up her day at 4:30pm. By looking at the system-generated daily summary, she reviews today's appointments, checks the remaining to-dos and plans tomorrow's schedule.

