

## Flannery and Flood's ProBanker Players' Quick-Start Guide

ProBanker is a computer simulation game that permits players to manage a modern depository institution – without putting any real shareholders' money at risk!

### **1. Getting Connected**

You don't need special software to use ProBanker – just a web browser like Internet Explorer™, Netscape™, or Opera™. Point your browser to and select "Login" from the upper left-hand part of the screen. Your instructor has probably given you a letter containing a Username and Password, which you can use to log in.

Your initial Username-Password combination gives you access to much of the web site, and in particular you may play “Autobank” games: make input decisions, simulate the results, and see output reports. Even if you don't feel like making real decisions, you can produce financial reports about the starting positions of the “Templates” available to you.

Depending on how your course is organized, you may be asked to pay a user fee when you first log in. Paying this fee permits you to:

- access ProBanker for the remainder of your course,
- read and download the *Players Manual* (via the “Help” button),
- change the initial Username and Password to something easier to remember (via the “Your Profile” button), and
- enter personal information that will be helpful to your instructor (“Your Profile” again).

It is important to change your ProBanker-assigned Username (for example, “Lipas154”) to some form of your real name, for example: “BillGates” or “WmGates” (no spaces are allowed in the Username). Do this by editing your Player Profile once you've logged in to your account. This makes it much easier for your instructor to identify your ProBanker work, and to assign groups of players to manage a bank together. Your Username appears throughout your instructor's ProBanker records, and on your bank's financial reports.

When you first log in, your Main page looks like this:



Initially, you probably have no games listed under the “Competitive Games” tab (as in the picture above), nor do you have any games listed under the “Autobank Games” tab. You should however find at least one entry under the “Templates” tab. The following example has three Templates, but your instructor decides which one(s) you will see:



A Template is sort of a dormant bank, waiting to be activated. You convert a Template into an Autobank game, which you can then manage and simulate.

## **2. Two Modes of Operation: Autobank and Competitive**

### **Autobank Mode**

You can play “against the machine,” without involving other human players. You implement the full set of financial decisions, and your bank competes with a number of market rivals. However, Autobank rivals behave in a pre-programmed way, not responding to your pricing decisions. You can reset your Autobank game to its initial condition whenever you like.

To create an Autobank for yourself, go the Main page’s “Templates” tab, select a Template, and click “Create New From.” You can then name your Autobank, and it will be available to you under the “Autobank” tab of your Main page.



**Competitive Mode**

The Administrator divides the banking industry (i.e., your class) into separate geographic Regions. Each bank competes directly with the other banks in its Region. This mode of play requires coordination among bank managers: they must all submit decisions before the next quarter can be simulated. So, pay attention to you instructor’s deadlines for completing your decision inputs.

You cannot set up a Competitive Game for yourself. Your instructor creates the Game and then makes it available to you on your “Competitive Games” tab.

You should think of a catchy name for your Competitive bank and give it to your instructor, who actually enters bank names. (You can enter a cool name for your Autobank yourself.)

**3. Making Decisions**

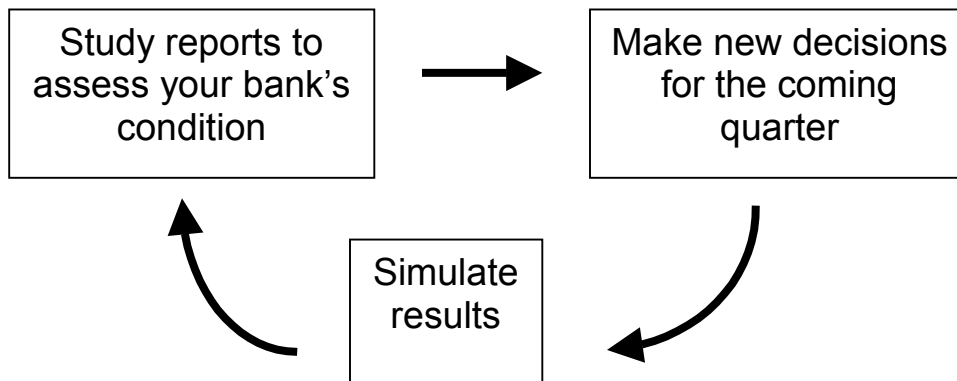
Select a Competitive or Autobank game by highlighting its “radio button,” then click “Play Game.” You are taken to a “Game Decisions” tab, where you enter about 35 pricing, funding, and investment decisions for the next simulated quarter. The decisions you made in past quarters are shown for reference. If you enter no new decisions, the preceding quarter’s decisions are repeated.

GAME DECISIONS		REPORTS	
My Large Autobank			
Decisions	Upcoming: Q1	Range	Q0
Initial Reserve Allocation	<input type="text" value="40000"/>	0 - 9999999	40000
Federal Funds Sold	<input type="text" value="0"/>	0 - 9999999	0
Federal Funds Purchased	<input type="text" value="225000"/>	0 - 9999999	225000
90-day CDs to issue	<input type="text" value="0"/>	0 - 9999999	0
180-day CDs to issue	<input type="text" value="0"/>	0 - 9999999	0
360-day CDs to issue	<input type="text" value="210000"/>	0 - 9999999	210000

You can see your bank's condition at the end of the preceding quarter (just completed) by clicking on the Reports tab that lies behind the Game Decisions tab.

#### **4. Autobank Simulations**

The Autobank cycle is simple and entirely under your control:



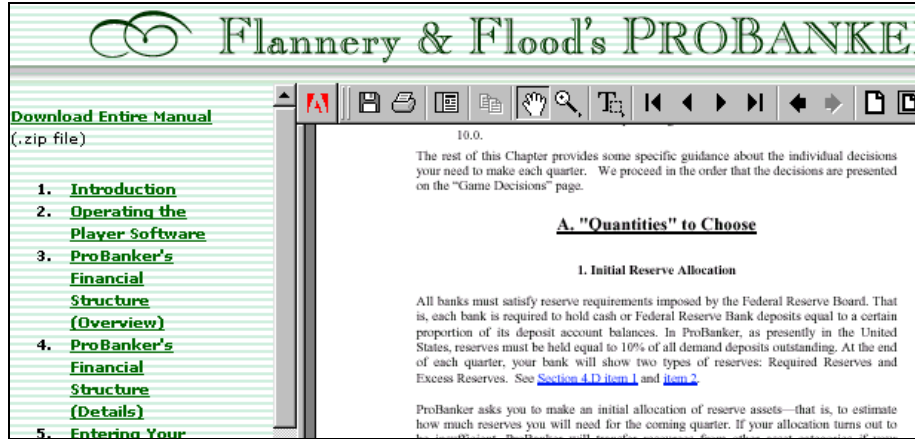
To simulate, click the button at the bottom of the Game Decisions page. After the simulation, you are transferred to the Reports tab, so you can examine the results.

#### **5. Competitive Simulations**

When you compete with other players (or player teams), you must all have your new decisions entered before your Administrator can simulate results. He or she will announce the deadline for entering and saving your decisions before each quarter is simulated. Don't be late!

#### **6. Learning More**

This *Quick-Start Guide* gets you started, but that's about all. You can't intelligently manage your bank without reading much of the *Player's Manual*, which becomes available as soon as you pay for permanent access to your ProBanker account. Once you've paid, click the Help button on the left-hand side of your screen, and you will be able to download the *Player's Manual* to print, or to read on your computer screen.



Since the manual is provided in Adobe™ pdf format, you can search for specific words or phrases. You can also use the *Manual's* section headings to navigate.

Good luck with your banks, and have fun.