



Module 3

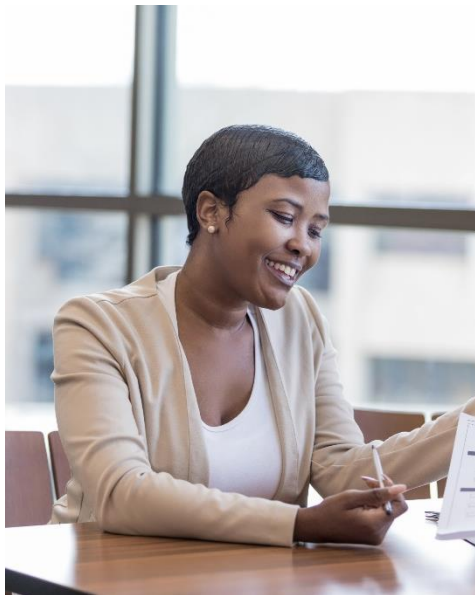
# Financial Services Data Model





# Know the Solution

- What is the Microsoft Common Data Model (CDM)
- GitHub view of the Financial Services CDM
- Deep dive into FSI Data Model layers
- Entity Relationship diagram walkthrough
- Financial Services Data Model extensibility

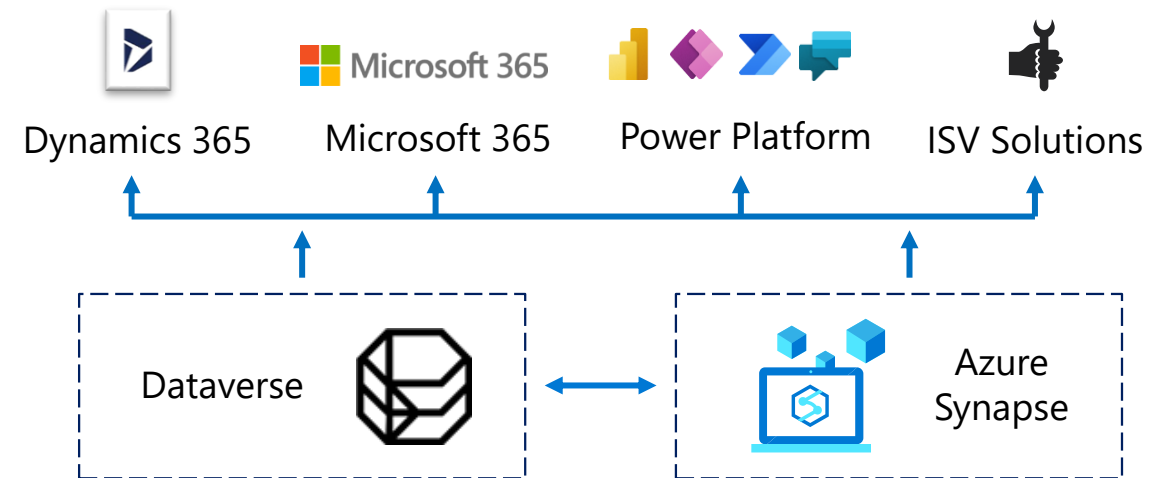


# Microsoft Common Data Model



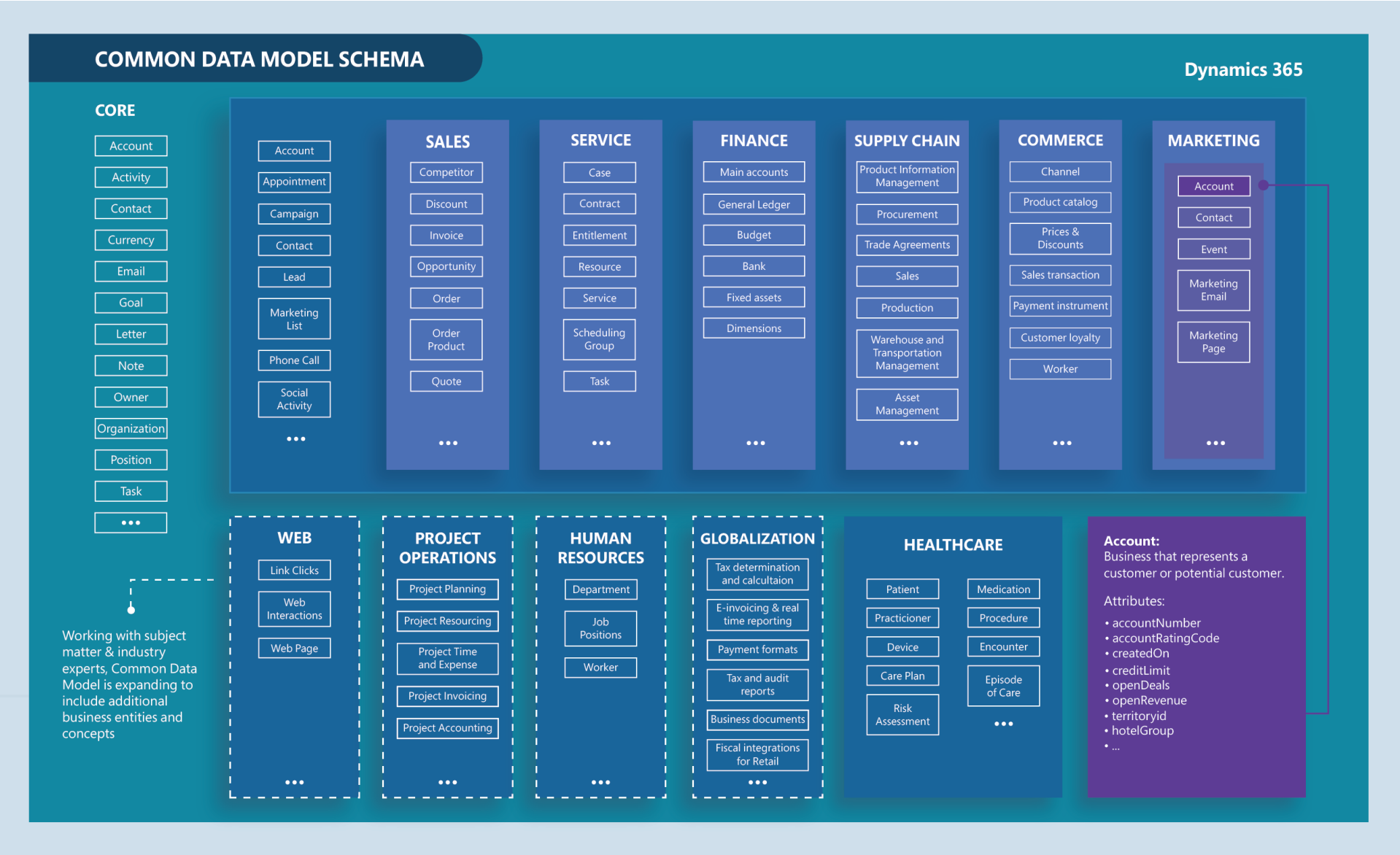
Ease interoperability and unify data to help accelerate insights and business workflows

A **common machine-understandable way** to **describe data** with **semantic consistency** across business, transactional, analytical and industry domains that **drives interoperability** across apps and services from the Microsoft ecosystem, and customers to **create insights**



**Common Data Model**

# Common Data Model schema



# Microsoft Cloud for Financial Services Data model



Ease interoperability and unify data to help accelerate insights and business workflows

## Industry specificity

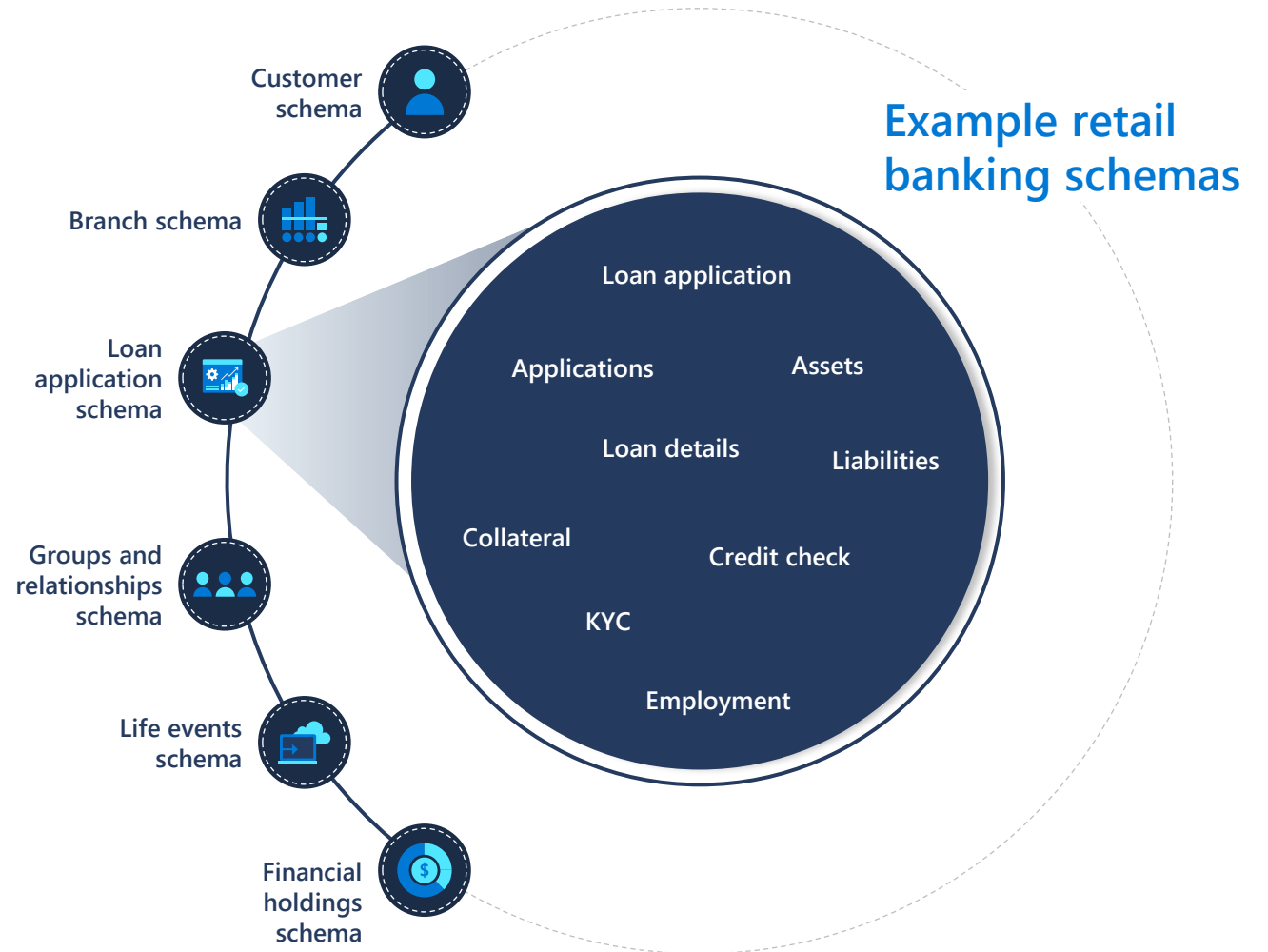
Leverage a common data model with financial services-specific semantics

## Interoperability

Data model allows to ingest, enrich, and unify data to break down data silos and ease interoperability through industry specific pre-built connectors

## Faster innovation

Extend the value of the platform with additional solutions, analytics, and predictions




# Data Model layers


Model layer	Key tables	Solutions using the layer			
		Unified customer profile	Customer onboarding	Collaboration manager	Banking customer engagement
Financial services common data model	<ul style="list-style-type: none"> <li>Contact</li> <li>Bank</li> <li>Branch</li> <li>Group</li> <li>Group Member</li> <li>Application/custom document</li> </ul>	✓	✓	✓	✓
Retail banking core data model	<ul style="list-style-type: none"> <li>Financial holdings</li> <li>Financial holding instruments</li> <li>Customer financial holding</li> <li>Life events</li> <li>Group financial holdings</li> </ul>	✓	—	—	✓
Loan onboarding data model	<ul style="list-style-type: none"> <li>Loan application</li> <li>Loan application contact</li> <li>Collateral</li> <li>Credit check</li> <li>Employment</li> <li>KYC</li> </ul>	—	✓	✓	—


# Data Model in Cloud for Financial Services

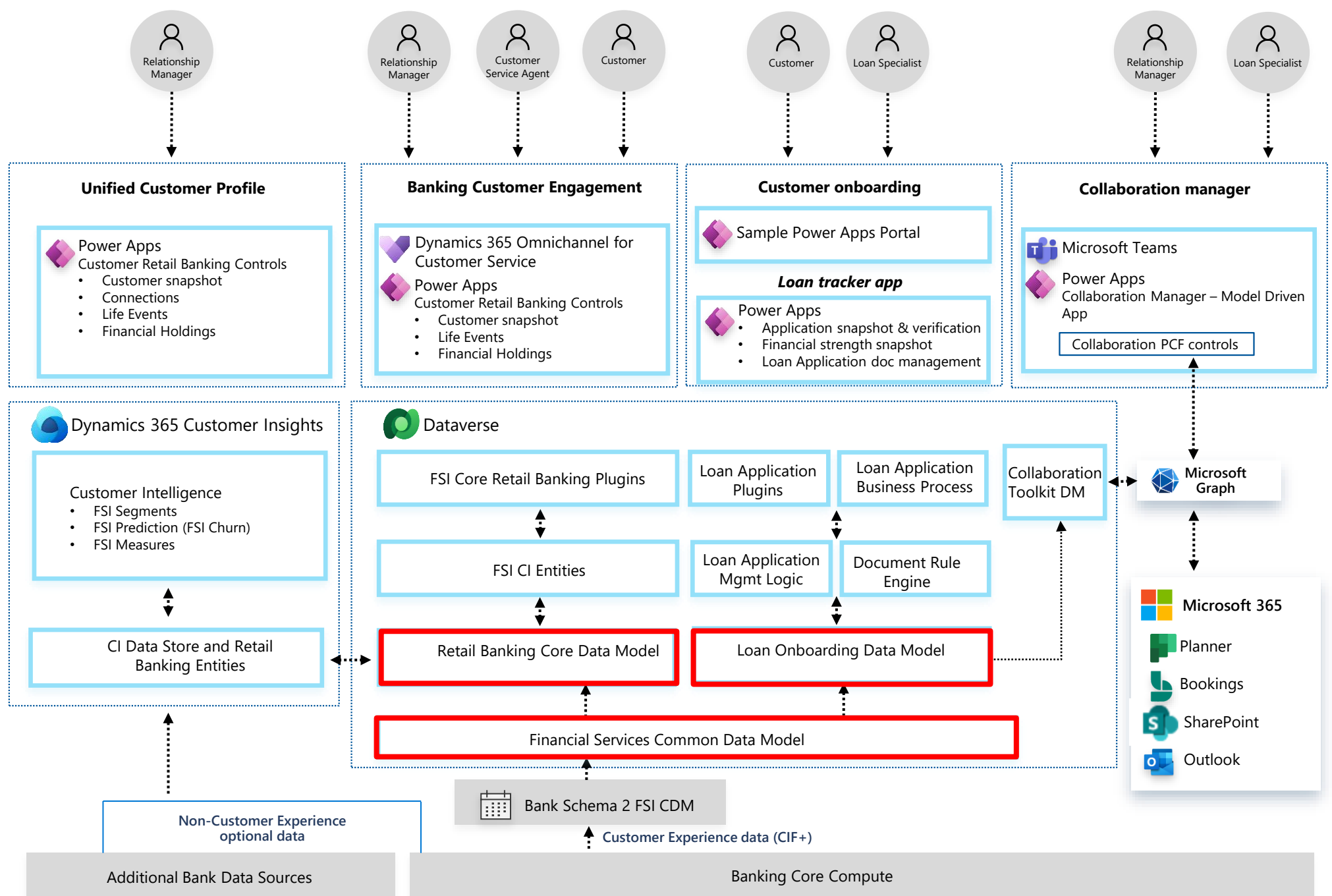
## Key

 Microsoft Cloud for Financial Services

 Microsoft Product

 Banking Environment

 Customization





# Financial Services Common Data Model

Table	Description
<a href="#">Account</a>	Business that represents a customer or potential customer. The company that is billed in business transactions.
<a href="#">Applicationdocument</a>	Document filled out by a potential borrower to apply for a loan; provides financial and other information to the lender.
<a href="#">Bank</a>	The bank that the branch is associated with.
<a href="#">Branch</a>	The branch of the main bank, when borrower applies for a loan at a branch.
<a href="#">Contact</a>	Person with whom a business unit has a relationship, such as customer, supplier, and colleague.
<a href="#">Customdocument</a>	Any document that is requested by or accepted by the bank, e.g. for the borrower's loan application.
<a href="#">Group</a>	An association of several customers allowing e.g. the representation of households
<a href="#">Groupmember</a>	An association between a customer and a Group.

# Retail Banking Core Data Model

Table	Description
<a href="#">Account</a>	Business that represents a customer or potential customer. The company that is billed in business transactions.
<a href="#">Bank</a>	The bank that the branch is associated with.
<a href="#">Branch</a>	The branch of the main bank, when borrower applies for a loan at a branch.
<a href="#">Contact</a>	Person with whom a business unit has a relationship, such as customer, supplier, and colleague.
<a href="#">Customerfinancialholding</a>	Financial holdings owned by the customer.
<a href="#">Fh_account</a>	A deposit account holding that allows the holder to make deposits and withdrawals through financial holding instruments. An account can be interest bearing.
<a href="#">Fh_creditline</a>	A preset borrowing limit associated with a credit or charge card.
<a href="#">Fh_investment</a>	A holding representing a portfolio of securities or other investible assets.
<a href="#">Fh_loan</a>	Loans held by the customer with the financial institution.
<a href="#">Fh_saving</a>	Savings accounts held by the customer at the financial institution.
<a href="#">Financialholding</a>	Accounts, loans, investments, credit lines and savings accounts held by a customer.

# Retail Banking Core Data Model

Table	Description
<a href="#">Financialholdinginstrument</a>	Financial tools associated with financial holdings; a monetary contract between parties which has intrinsic monetary value or transfers value. Provides an efficient flow and transfer of capital.
<a href="#">Fi_card</a>	A payment card issued by a bank to an account holder enabling the account holder to make payments or purchases, paying back the balance to the issuing bank, plus interest.
<a href="#">Fi_directdebit</a>	An automated payment system whereby an account holder authorizes a creditor to debit the customer's bank account at regular intervals.
<a href="#">Fi_overdraft</a>	An extension of credit associated with a checking account allowing the account holder to continue withdrawing funds when an account reaches zero.
<a href="#">Fi_standingorder</a>	An instruction order from an account holder for a set amount of money to be removed from an account at regular intervals and paid to or transferred to another account.
<a href="#">Group</a>	An association of several customers allowing e.g. the representation of households.
<a href="#">Groupfinancialholding</a>	Financial holdings associated with a Group, to be included in the group's total assets and liabilities.
<a href="#">Groupmember</a>	An association between a customer and a Group.
<a href="#">Lifemoment</a>	Significant milestones in a customer's personal life which can impact their financial situation, such as attending college, marriage, having a child, retirement, etc.
<a href="#">Relationship</a>	Denotes an association between one contact to another (not as part of the larger group) where there is not necessarily a direct association of finances. For example, a spouse, lawyer, child or grandparent.

# Loan Onboarding Common Data Model

Table	Description
<a href="#">Applicationdocument</a>	Document filled out by a potential borrower to apply for a loan; provides financial and other information to the lender.
<a href="#">Bank</a>	The bank that the branch is associated with.
<a href="#">Collateral</a>	An asset that a lender accepts as security for a loan.
<a href="#">Contact</a>	Person with whom a business unit has a relationship, such as customer, supplier, and colleague.
<a href="#">Creditcheck</a>	A process of checking the customer's financial history and financial behavior.
<a href="#">Customdocument</a>	Any document that is requested by or accepted by the bank, e.g. for the borrower's loan application.
<a href="#">Employment</a>	Describes the loan contact's job or place of work, or work history.
<a href="#">Kyc</a>	Reference to Know Your Customer entity.
<a href="#">Loanapplication</a>	Document filled out by a potential borrower to apply for a loan; provides financial and other information to the lender.
<a href="#">Loanapplicationasset</a>	Asset associated with the loan application.
<a href="#">Loanapplicationcollateral</a>	Collateral associated with the loan application.
<a href="#">Loanapplicationcollateralvaluation</a>	Valuation associated with a collateral of the loan application.
<a href="#">Loanapplicationcontact</a>	The customer associated with the loan application.
<a href="#">Loanapplicationcontactasset</a>	Application contact associated with the application asset.
<a href="#">Loanapplicationcontactliability</a>	Application contact associated with the application liability.
<a href="#">Loanapplicationliability</a>	Liability associated with the loan application.



# Entity Relationship Diagram walkthrough

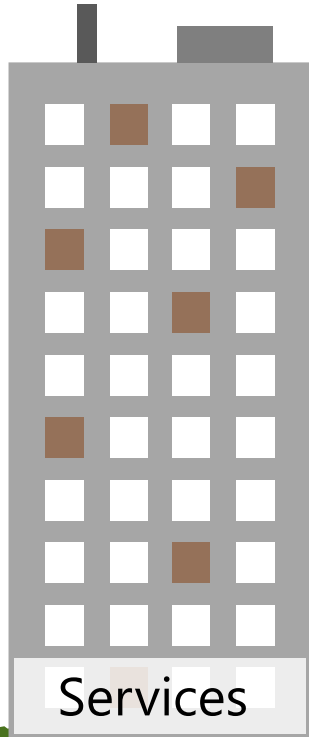
# Financial Services Data Model extensibility

# How partners enable Microsoft Cloud for Financial Services



## Implement

Facilitate integration of Microsoft Cloud for Financial Services specific to each customer's needs and environment



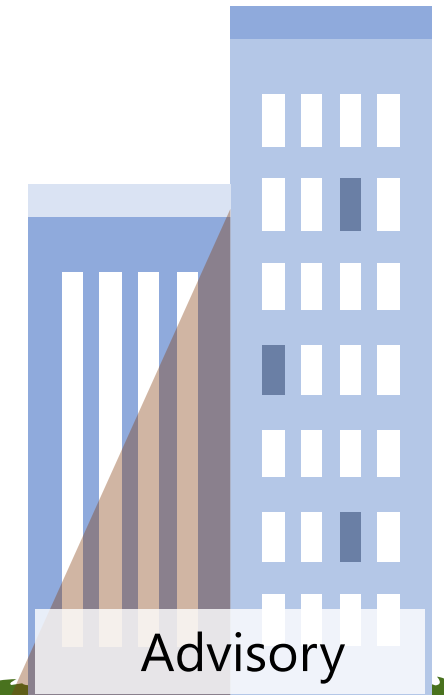
## Extend

Partner Offering/IP extend current Capabilities; or extending into new markets

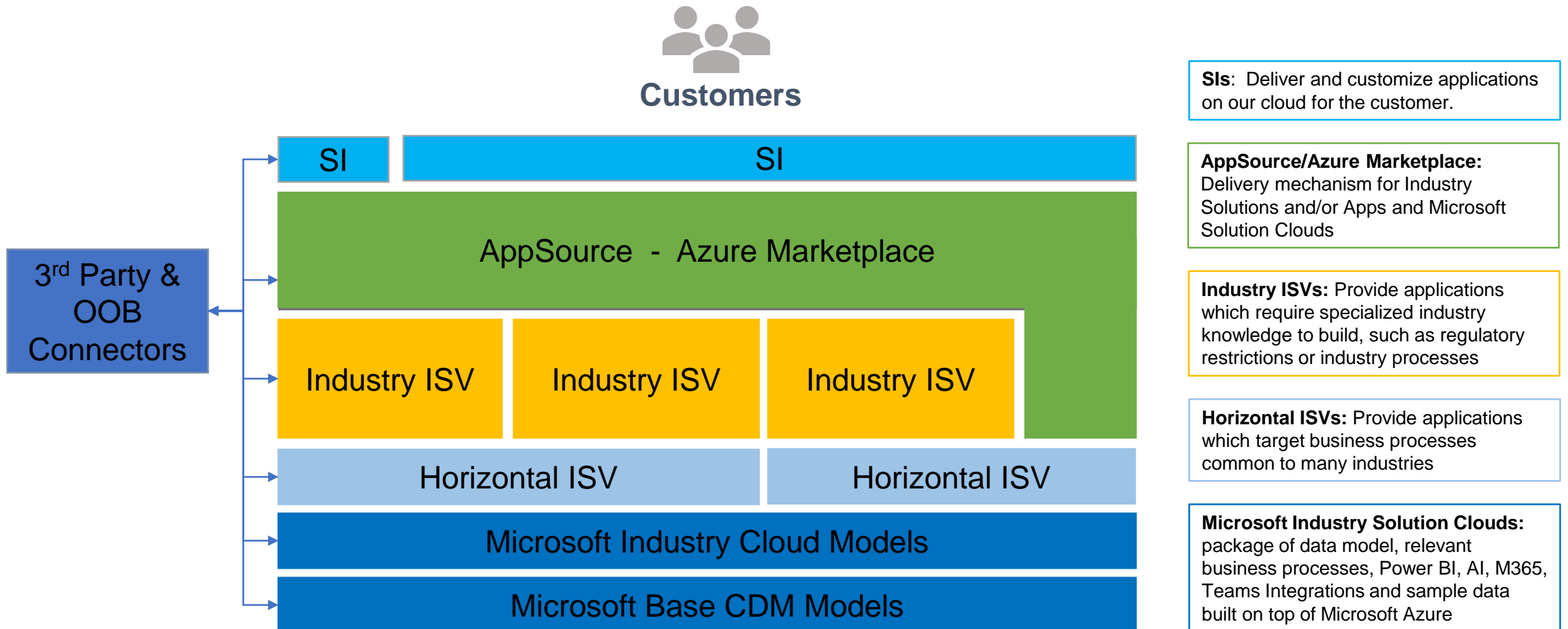


## Amplify

Evangelize the value to Boards, C-Suite and LOB



# CDM Extensibility – Solution Delivery Models





# Financial Services Data Model extensibility

# Lab Resources



GitHub: Lab documents and Resources  
<https://aka.ms/mc4fslabs>