



Dynamics 365 Banking Accelerator Workflow Walkthrough

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Introduction

The Microsoft Dynamics 365 Banking Accelerator is a solution released to sit on top of an existing Dynamics instance and assist with day to day banking operations. The solution has been split into both Retail and Commercial banking and can be implemented with one or both. The Accelerator contains installable solutions that include standard entity attribute extensions, new banking entities, pre-built dashboards, workflows, sample data as well as other tools to help customers and partners build and deploy new banking solutions.

This documentation provides a walkthrough of the key dashboards and flows with both the retail and commercial solutions.

Personas

The walkthrough document was created with the following Personas in mind:

1. **Loan Officer**
 - a. The Loan Officer will use the system to facilitate loans on both the Retail and Commercial side. They will use the both loan application flows to standardize applications.
2. **Risk Officer**
 - a. The Risk Manager will use the system to work with the People and Companies who may be becoming higher risk customers.
3. **Relationship Manager**
 - a. The Relationship Manager will work with People and Companies to build stronger relationships and help build out a full Customer 360 view.
4. **Banking Customer**
 - a. The Banking Customer can be either a Person or Company who works with the bank.
5. **Banking Analyst**
 - a. The Banking Analyst will use both the dashboards and analytics to help the bank and customers make effective decisions.

Retail

Retail Daily Start

The screenshot shows the Microsoft Dynamics 365 interface for a Retail Banking user. The top navigation bar includes 'Dynamics 365', 'Retail Banking', 'Banking > Dashboards', and a search bar with placeholder 'Contoso #'. The left sidebar has a 'My Work' section with 'Dashboards' selected. The main area displays the 'Daily Dash' dashboard with several cards:

- My Open Retail Opportunities Closing this week:** A bar chart showing 3 opportunities.
- Budget by Est. Close Date:** A bar chart showing 3 opportunities.
- My Appointments:** A list of scheduled appointments:
 - Checking Account - Betty Welch
 - Certificate of Deposit - Betty Welch
 - Open a new CD - Rachel Sullivan
 - Certificate of Deposit - Betty Welch
 - Certificate of Deposit - Betty Welch
 - Certificate of Deposit - Betty Welch
 - Certificate of Deposit - Byron Welch
- Timeline:** A list of recent events and tasks:
 - Appointment from Contoso # - 11/1/2019 12:00 PM (Discuss Proposal)
 - Appointment from Contoso # - Tuesday, August 27, 2019 2:30 PM (Open a new CD)
 - Appointment from - 10/29/2019 1:00 PM (Mortgage Application)
- Active Retail KYCs:** A bar chart showing 12 KYCs.
- Open Prospects & Referrals:** A list of open prospects and referrals.

The Retail Relationship Manager sits down and logs into their computer. They login to dynamics to get a high-level overview of their day, along with important charts like any Opportunities scheduled to close this week and KYCs with Expiring ID Dates by Month. The Manager will also be able to see a timeline of their upcoming events and tasks along with all their Open Prospects and Referrals.

New Customer

The screenshot shows the Dynamics 365 interface for Retail Banking. On the left, the navigation bar includes Home, Recent, Pinned, My Work (Dashboards, Reports), Sales (Activities, Opportunities, Prospects, Referrals), Customers (People, KYCs), and Banking. The main area displays a Person record for 'Person: Retail Person 360 (Demo)'. The 'Customer Journey' is active for 7 minutes, currently at the 'Discover (< 1 Min)' stage. The profile section shows basic contact information: First Name (Delia), Last Name (Schroeder), Job Title (Lawyer). The 'Discover' stage has a green checkmark icon above it. The 'Build Relationship' stage is the next step. The right side of the screen shows relationship information and a relationship assistant panel.

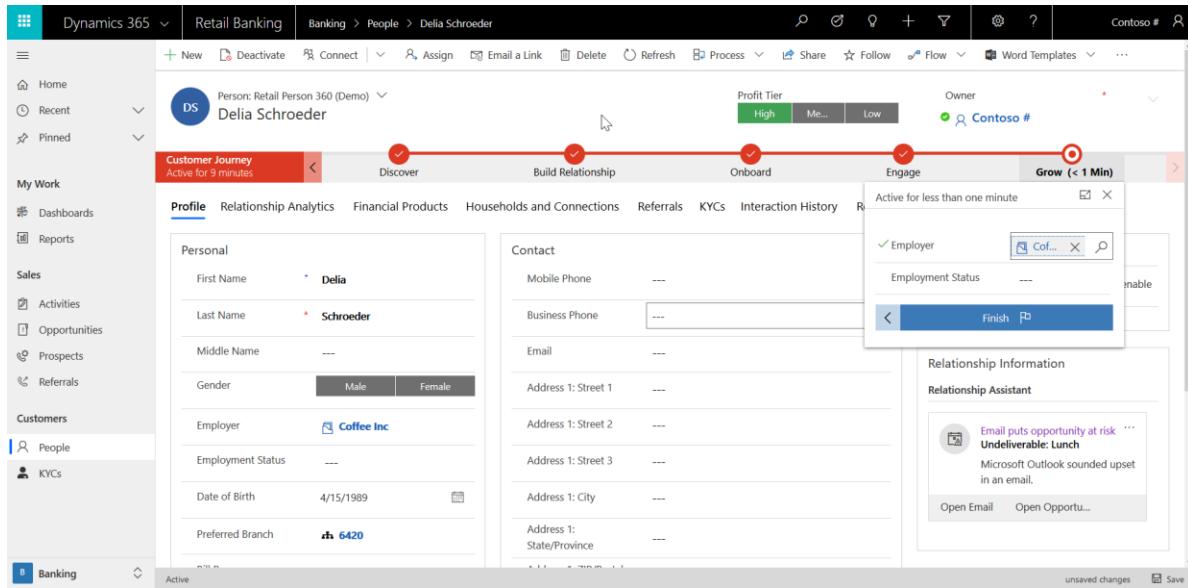
1. The Customer Journey begins on the specific Person record. As a Relationship Manager you will begin by validating the basic contact information and adding a Job Title if there wasn't one on the initial Person creation.

This screenshot is identical to the previous one, but the 'Build Relationship (< 1 Min)' stage is now active. A red circle with a checkmark highlights the 'Build Relationship' stage. The profile information remains the same, and the right side of the screen continues to show relationship information and a relationship assistant panel.

2. Next you should ask the customer for their Date of Birth along with how long they've been in the country. If already entered, these could also be used as verification tools.

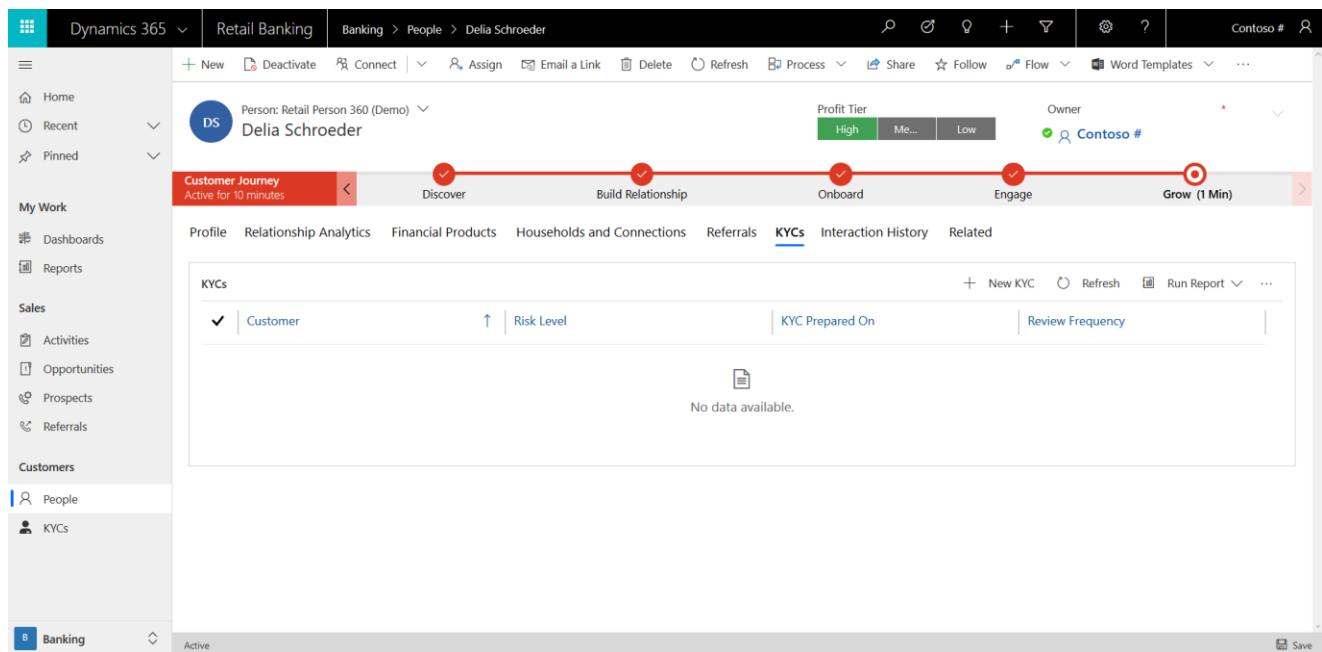
- The next step you will want to fill out some Bank specific information about the customer. These include the Enrollment Branch, Preferred Branch, Monthly Income and if the customer is set up for Direct Deposit.

- During the Engage step, you're going to enter the Person's churn score along with their Residency Status.

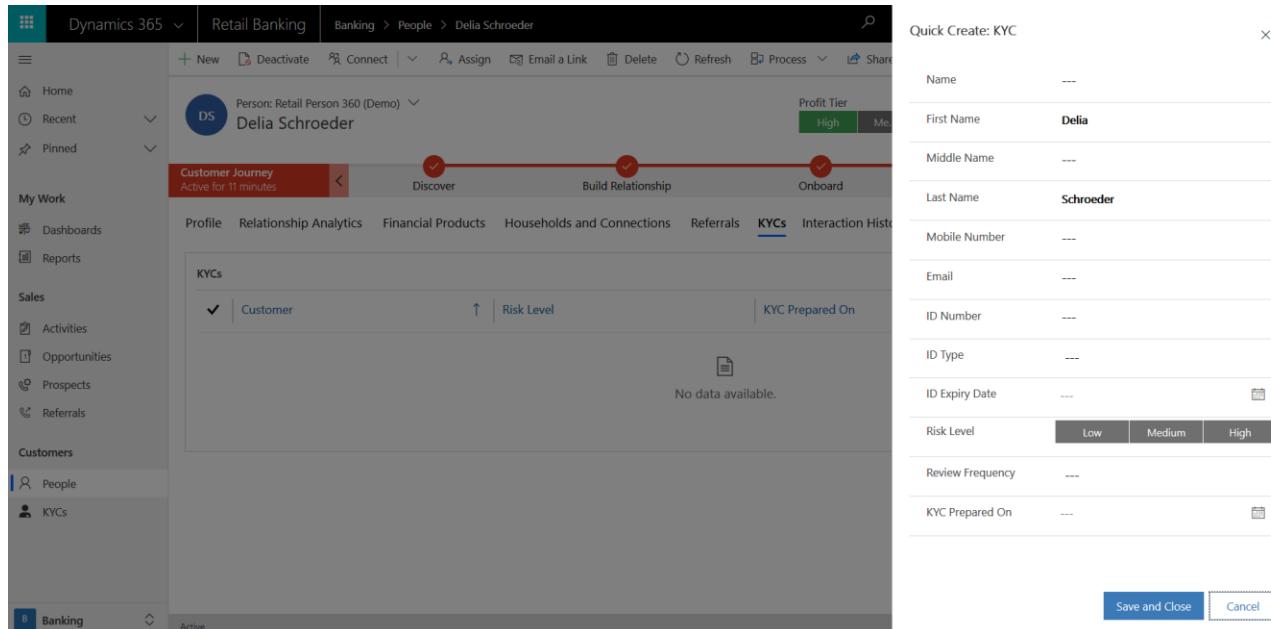


5. The final step of the Customer Journey is adding in the customer's Employer along with the Employment status. From here, you can finish the Customer Journey business process flow, and you can begin using the Customer 360 form.

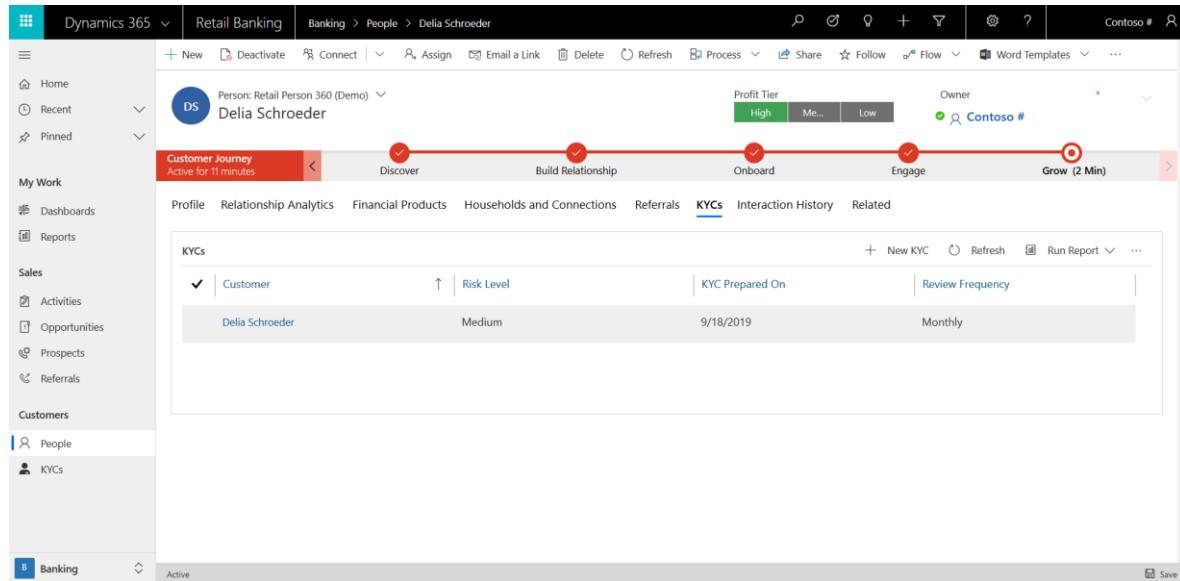
New KYC



- When a customer either has older or no KYCs at all, a Relationship Manager will need to create them. They can find the KYCs associated to a Person on their Person 360 form under the KYCs tab. On the tab you can see the “+ Add New KYC” button.



- After clicking the Add New KYC button, a quick create form appears on the screen where you can enter in much of the information needed by the KYC. They can always go to the KYC and add information.



3. After choosing to save and close, you can see the KYC you created appear in the sub grid on the Person form. From here you can choose to click into the KYC and edit any of the information you need to. Based on the Review Frequency you can come back and add new KYCs.

New Prospects

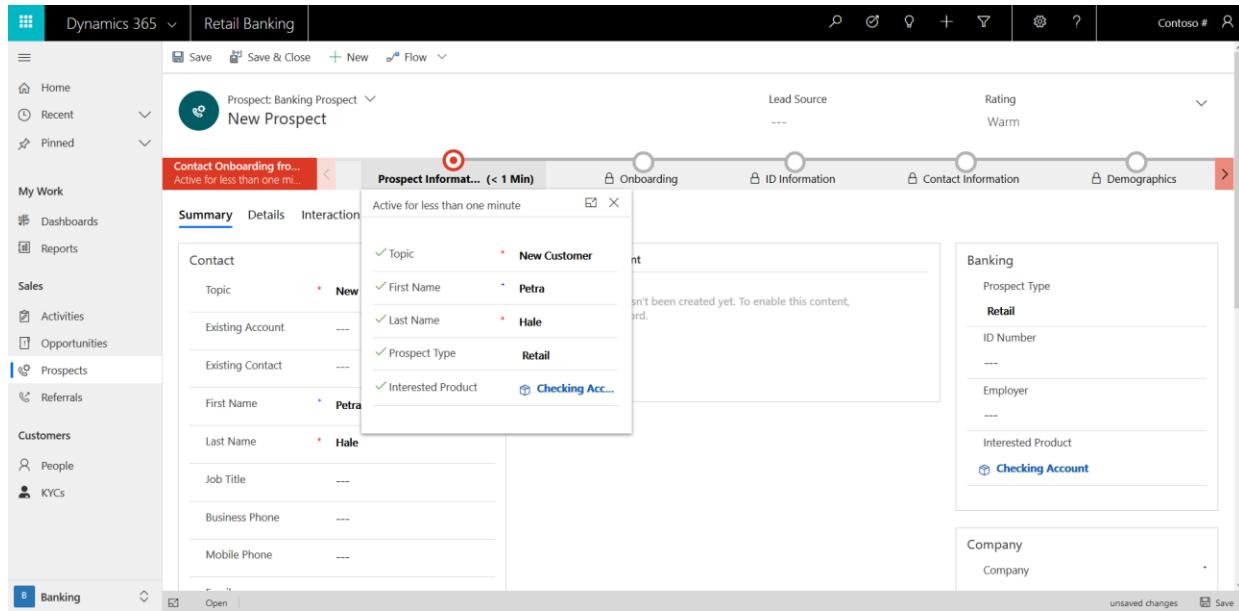
The screenshot shows the Dynamics 365 interface for Retail Banking. The left sidebar is titled 'My Work' and includes sections for Dashboards, Reports, Sales (Activities, Opportunities), Prospects (selected), Referrals, Customers (People, KYCs), and Banking. The main area is titled 'My Open Prospects' and displays a table of prospects. The columns are: Name, Topic, Referred By (Inte...), Status Reason, and Created On. The table contains three rows:

Name	Topic	Referred By (Inte...)	Status Reason	Created On
Samuel Barba	Possible Customer	---	Contacted	5/2/2019 11:19 AM
Bert Hair	Possible Customer	---	New	5/2/2019 11:19 AM
Delia Schroeder	Possible Customer	---	Contacted	5/2/2019 11:19 AM

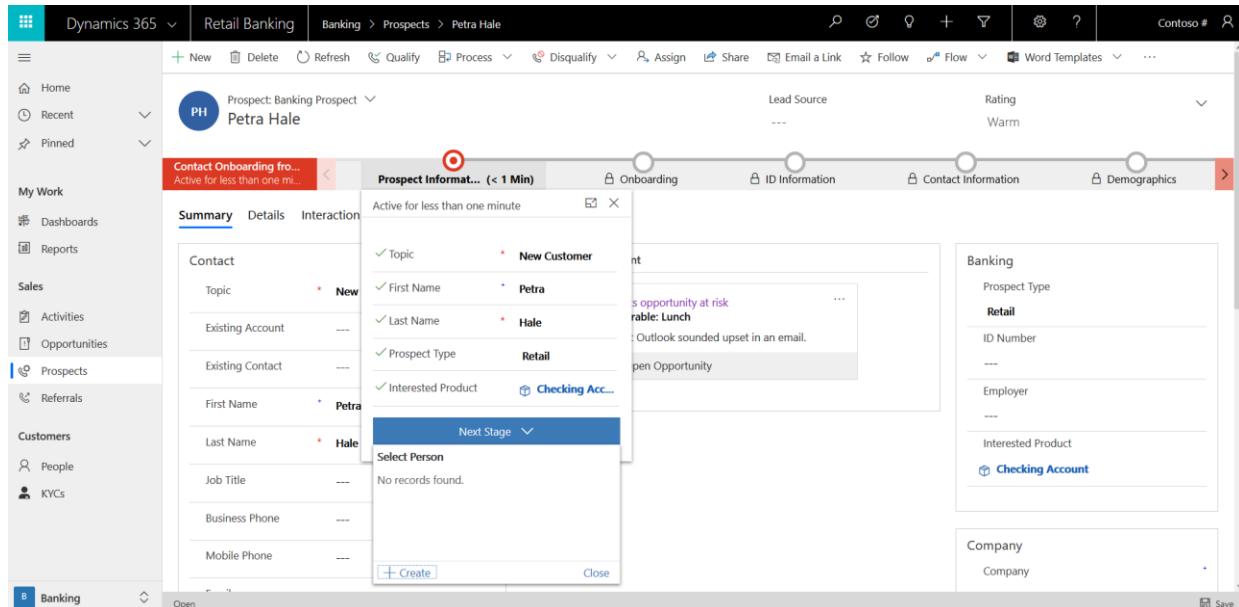
1. If your role has access to Prospects, you will need to create them to add new customers to the system. When Creating a new Prospect, you start on the Prospect page and click “+ New” in the top left.

The screenshot shows the Dynamics 365 interface for Retail Banking. The left sidebar is identical to the previous screenshot. The main area is titled 'New Prospect' and shows the 'Prospect Information' step of a wizard. The steps are: Contact Onboarding from Active for less than one m... (highlighted in red), Prospect Information (< 1 Min), Onboarding, ID Information, Contact Information, and Demographics. The 'Summary' tab is selected. The 'Contact' section contains fields for Topic, Existing Account, Existing Contact, First Name, Last Name, Job Title, Business Phone, and Mobile Phone. The 'Relationship Assistant' section contains a note: 'This record hasn't been created yet. To enable this content, create the record.' The 'Banking' section contains fields for Prospect Type, ID Number, Employer, Interested Product, Company, and Company. The 'Save' button is at the bottom right.

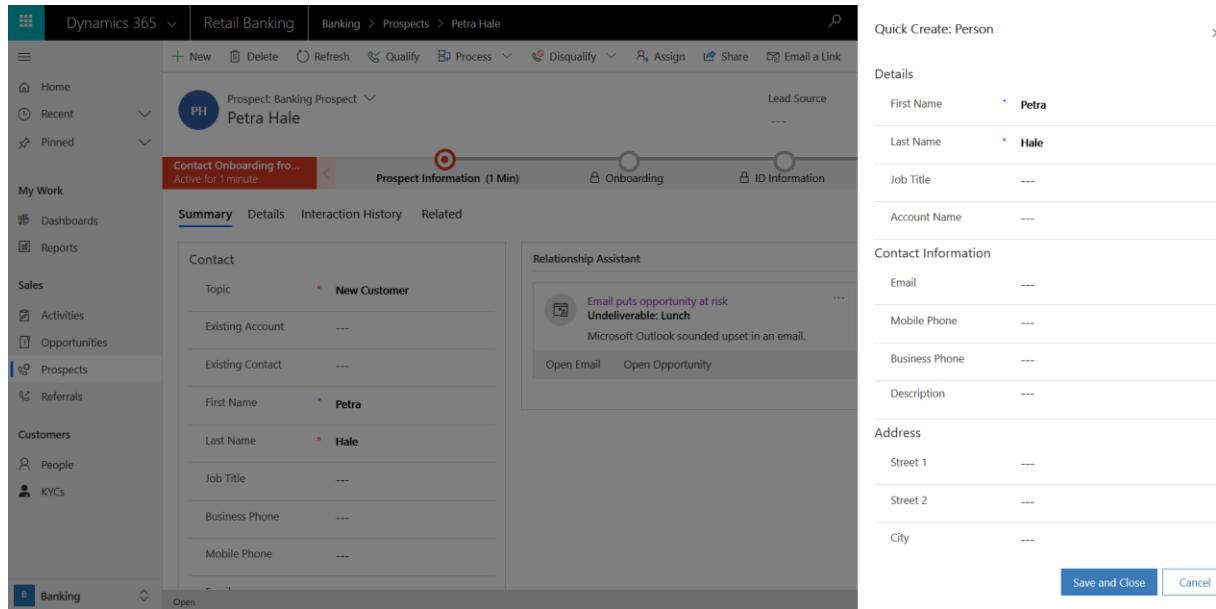
2. From there you are taken to the new Prospect page where you can add the required fields Topic, First Name and Last Name then save the record to start the Onboarding process.



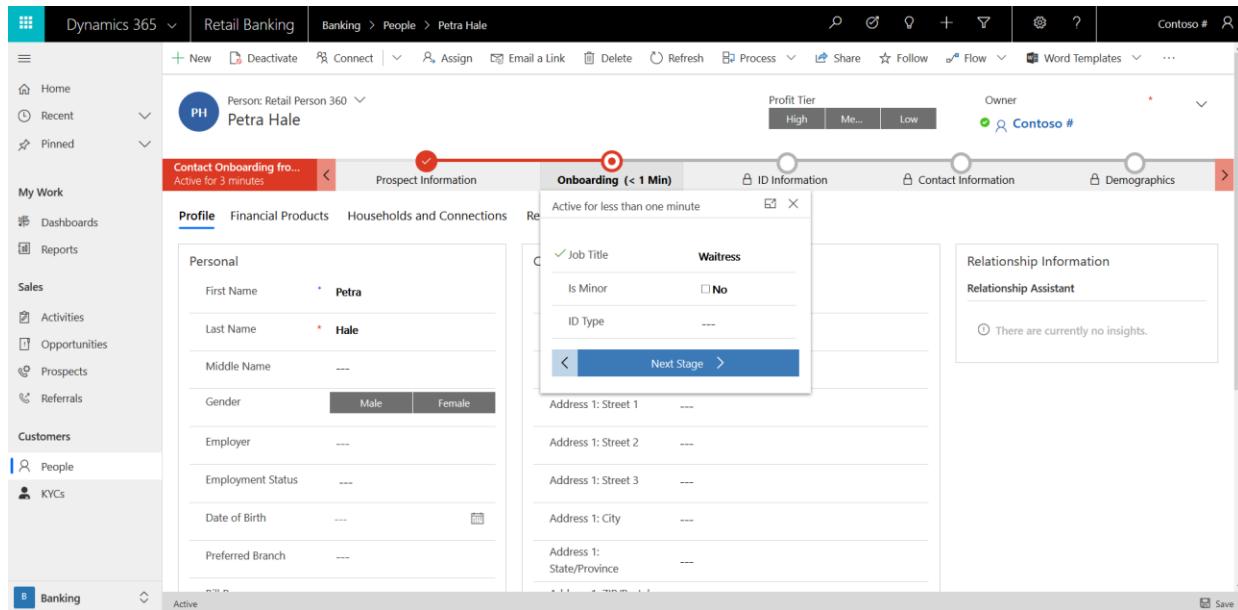
3. In the first stage you will have the potential customer provide information such as what type of Prospect it is and the Product the new customer is interested in.



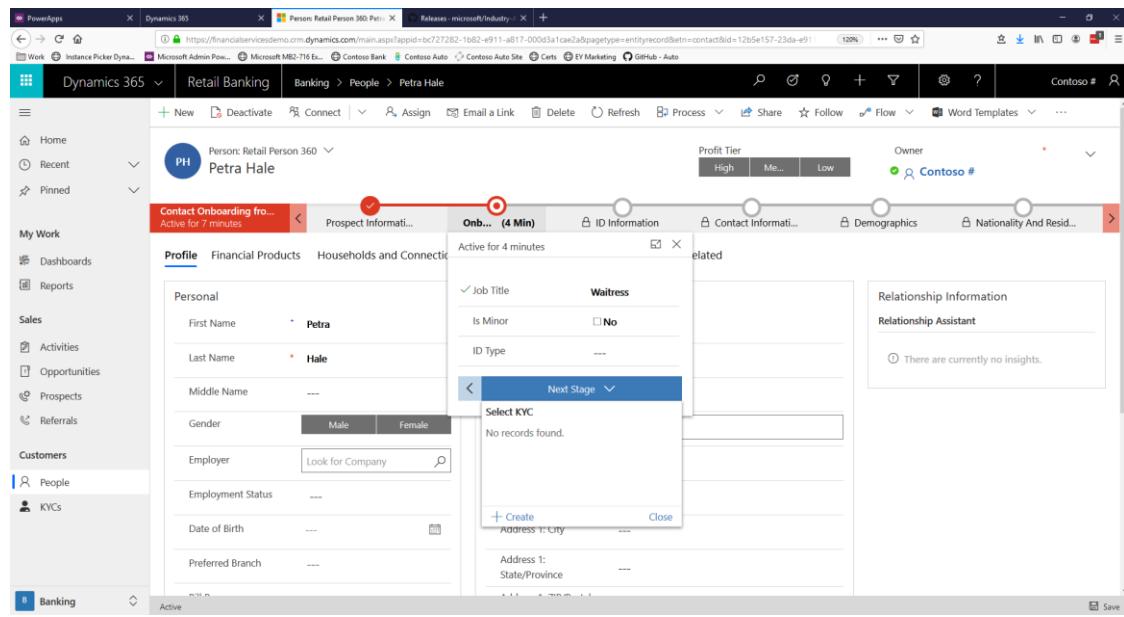
4. In the next stage, you will create a new Person record if the customer doesn't exist in the system. If the customer does exist, then you can choose the name from the drop down.



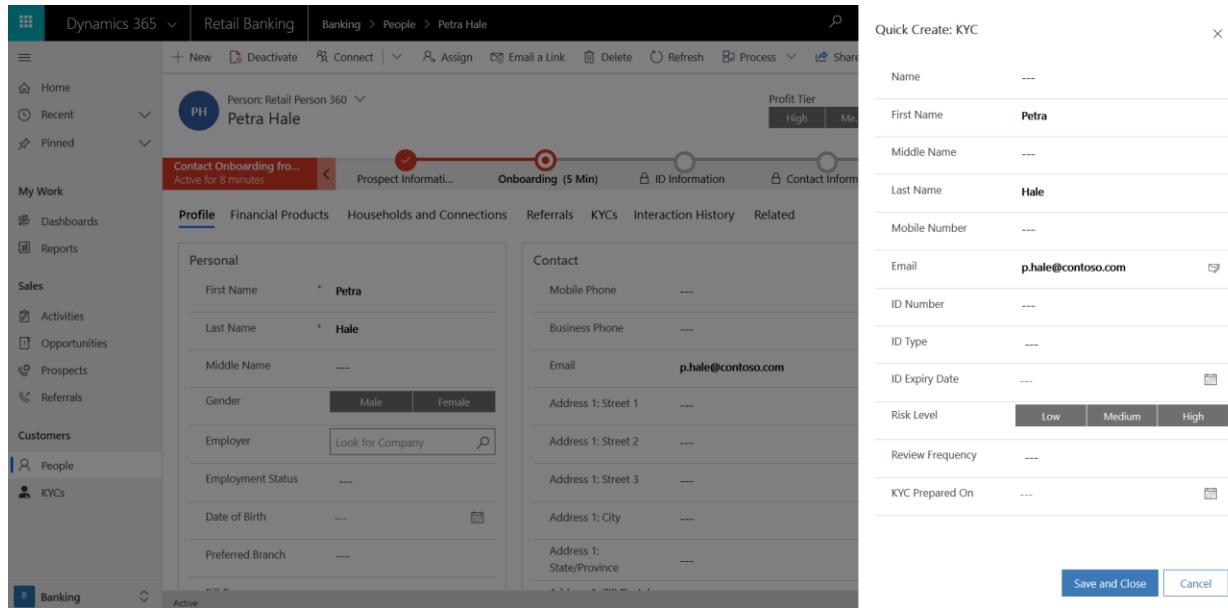
5. Adding a new Person from the Prospect page will bring up a new form where you can gather other high level information about new Person coming into the bank.



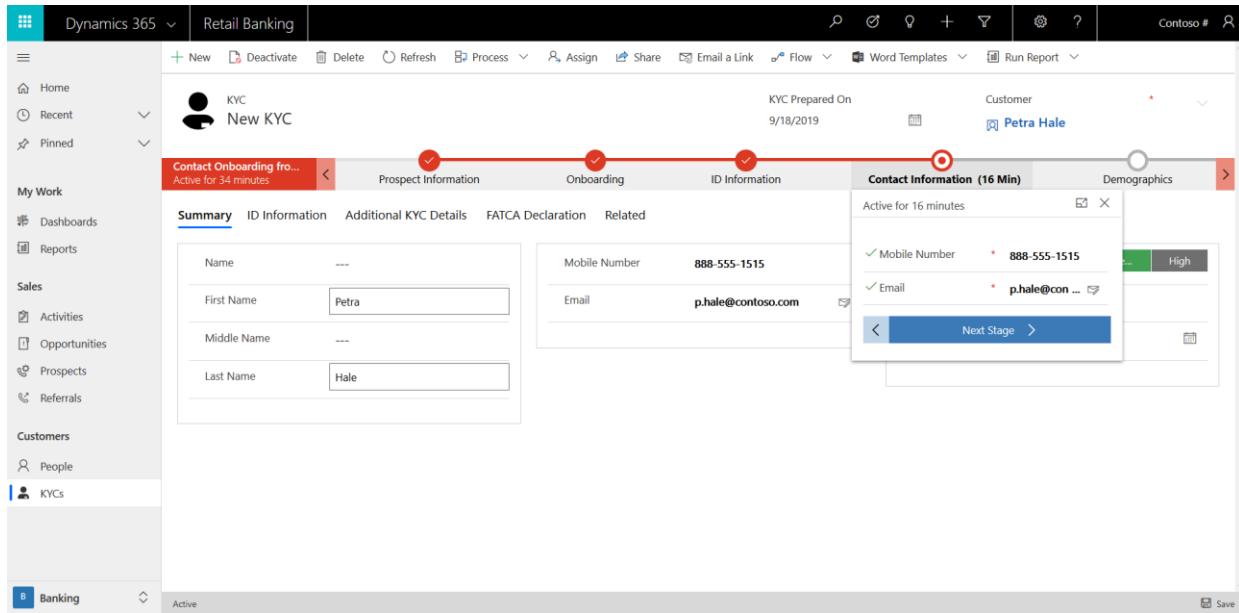
6. The next steps will be gathering information from the Person that is required needed by the Person 360 form. Onboarding requires Job Title, if they are a minor, and their ID Type.



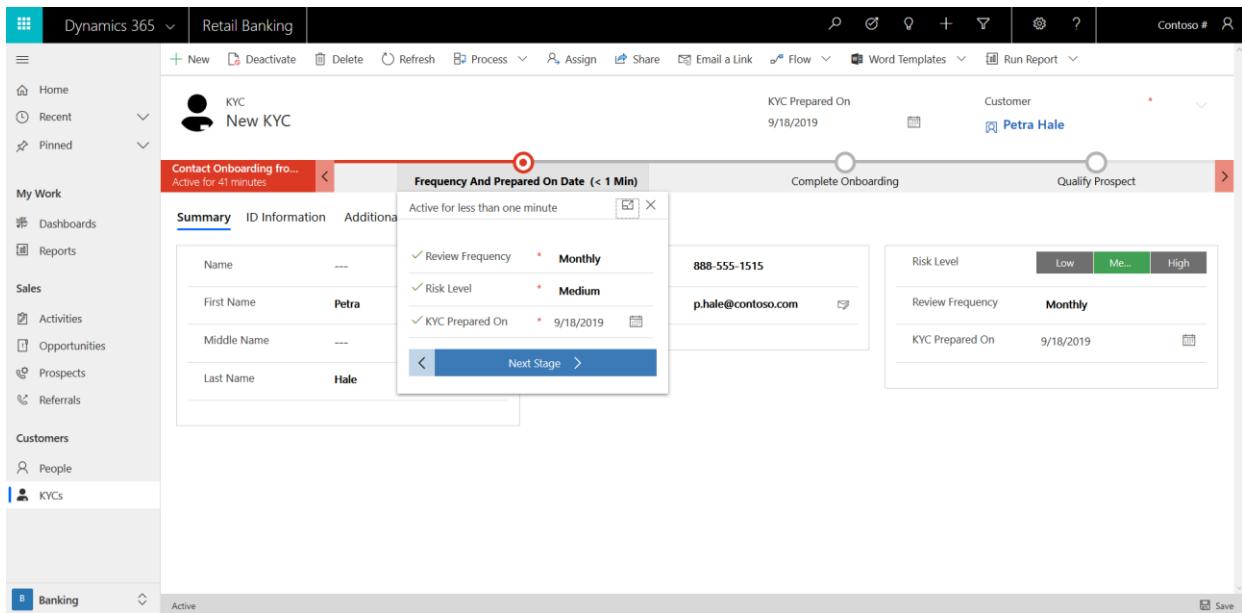
- After entering in the initial Onboarding information, you will create the Person's first KYC in order to gather some risk assessment information about them.



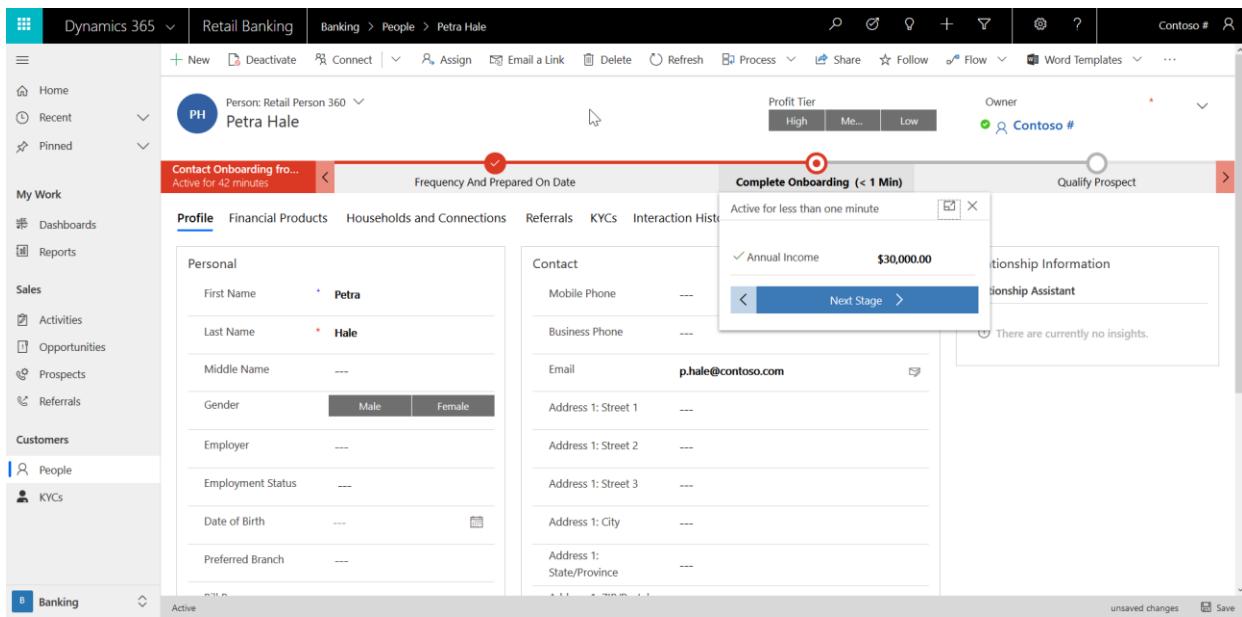
- You will see a new form appears on the screen where you can enter in much of the information needed by the KYC. If any information needs to be added or updated, you can find the KYCs on the Person 360 record.



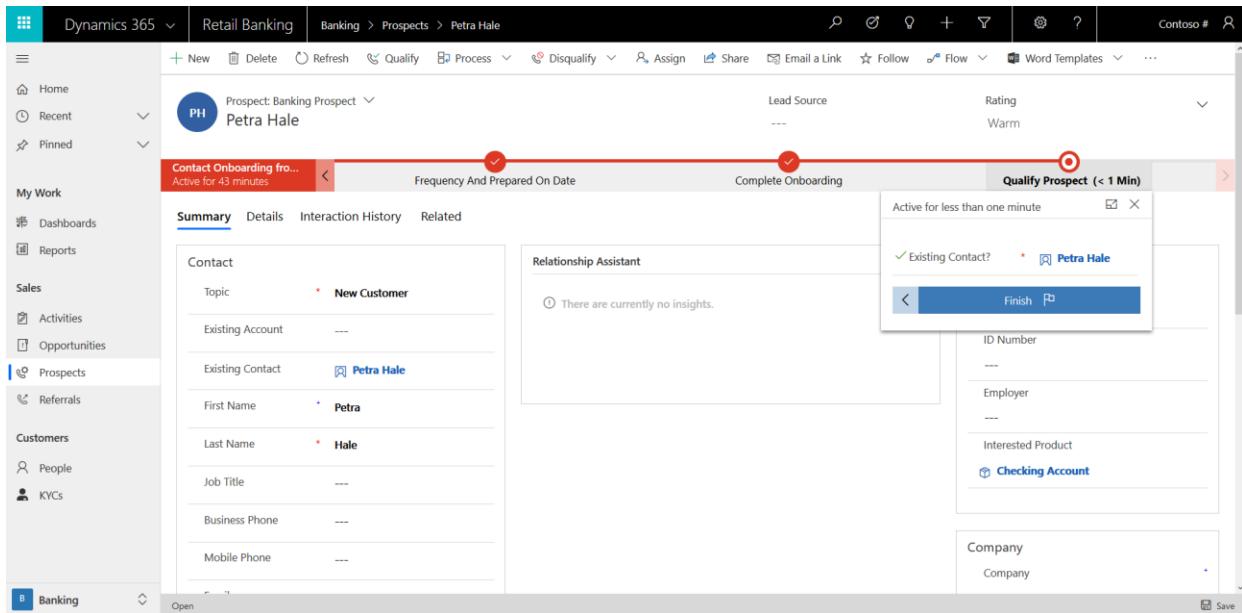
9. After creating the KYC, you will have to make sure that the Person has a mobile number and an email associated.



10. After entering the Demographic information and the nationality and residency, you'll update the Review Frequency, Risk Level, and when the KYC was prepared on. This information will be used to determine if the Person is a good avenue for new opportunities.



11. When you come back to the person form, you will need to add the person's annual income.
After their income is added, you can move back to the prospect form.

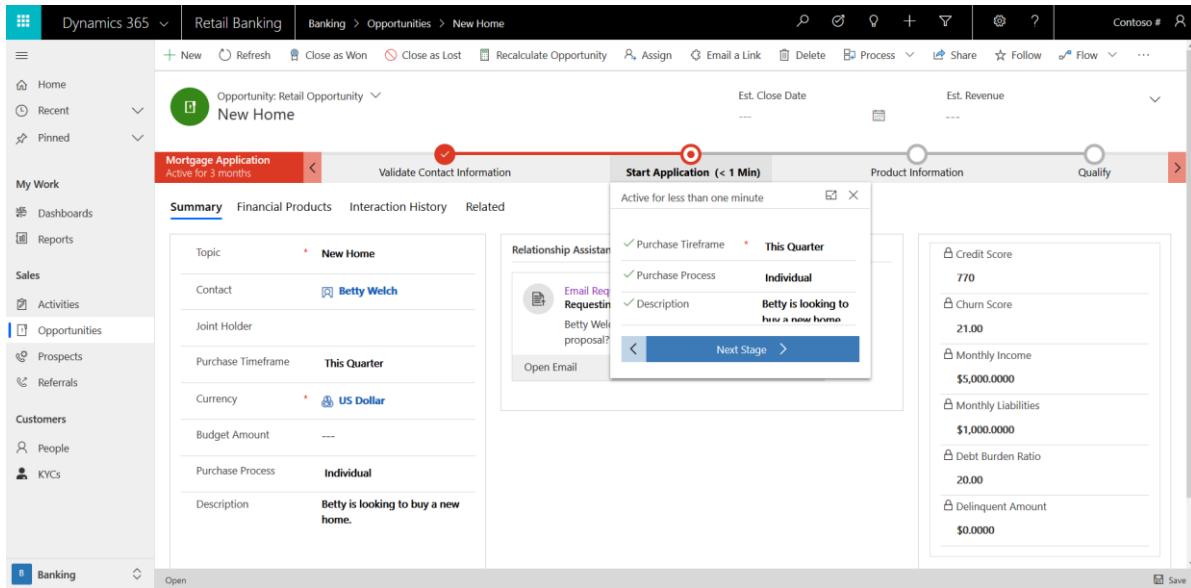


12. On the prospect page, you will then need to finish the business process flow, and qualify the prospect to make it an opportunity. Turning the prospect into an opportunity will help when we are applying the Person to for a loan or any other financial products. The qualify button is the fourth button in the ribbon.

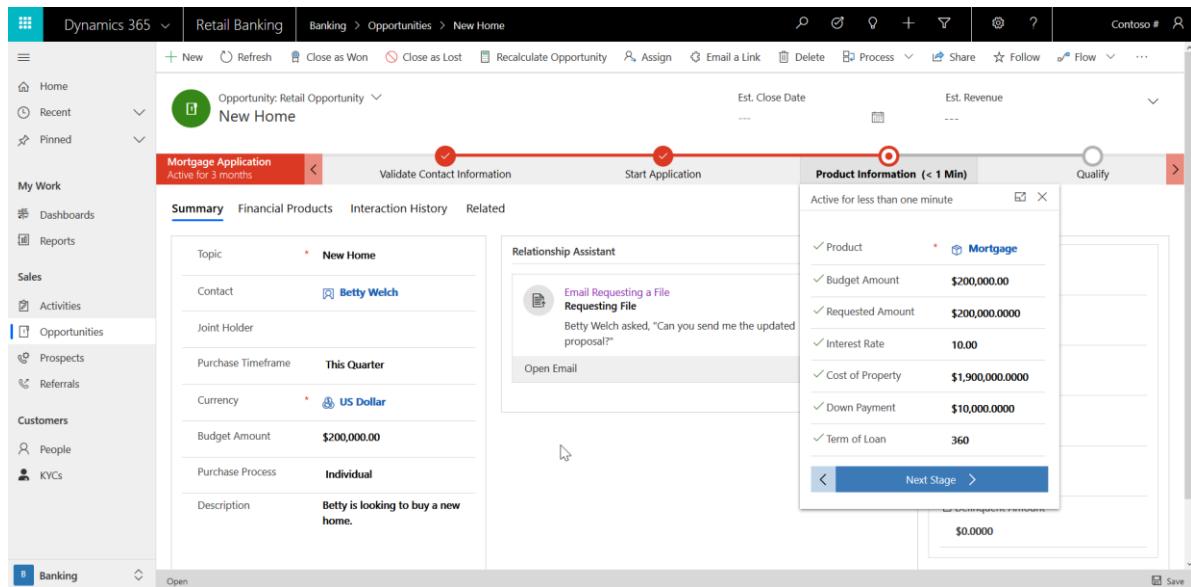
New Mortgage

The screenshot shows the Dynamics 365 Retail Banking interface. On the left, there's a navigation bar with sections like My Work, Sales, Customers, and Banking. The main area displays a contact record for 'Person: Retail Person 360' named 'Betty Welch'. A red banner at the top says 'Mortgage Application Active for 3 months'. Below it, a 'Validate Contact Information (< 1 Min)' step is shown. The contact details are listed: First Name (Betty), Last Name (Welch), Middle Name (Elizabeth), Gender (Male), Employer (Coffee Inc.), Employment Status (---), Date of Birth (9/5/2018), and Preferred Branch (MDLND). To the right, there's a 'Relationship Information' section showing an email from 'Contoso #' requesting a file. At the bottom, there's a 'Quick Create: Opportunity' form with fields for Topic ('New Home'), Contact ('Betty Welch'), Purchase Process ('Individual'), Purchase Timeframe ('This Quarter'), and Description ('Betty is looking to buy a new home.'). Buttons for 'Save and Close' and 'Cancel' are at the bottom right.

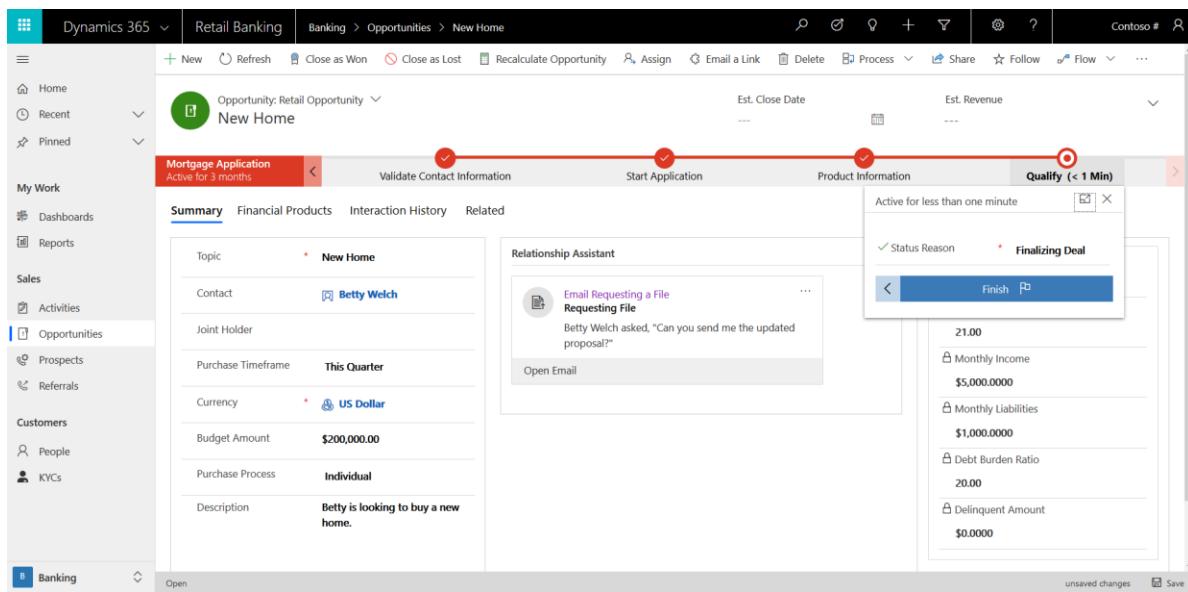
1. When creating a new mortgage, the Loan Officer will begin by checking the contact information and validating it with the Person applying for the loan. If the opportunity has been created by qualifying a prospect, then you can choose it from the drop down when clicking Next Stage.
 - a. If the opportunity has not been created yet, click the “+New” button and a form will appear to enter in high level opportunity information.



2. Saving the opportunity will take you to the next stage where you will start the application. The information will carry over and after verifying, you can move on to the product information.



3. The next step in the flow is used to gather product information. This is going to be where the bulk of the loan information is entered or reviewed. This includes adding the Product, budget amount, requested amount, interest rate, and the cost of property.



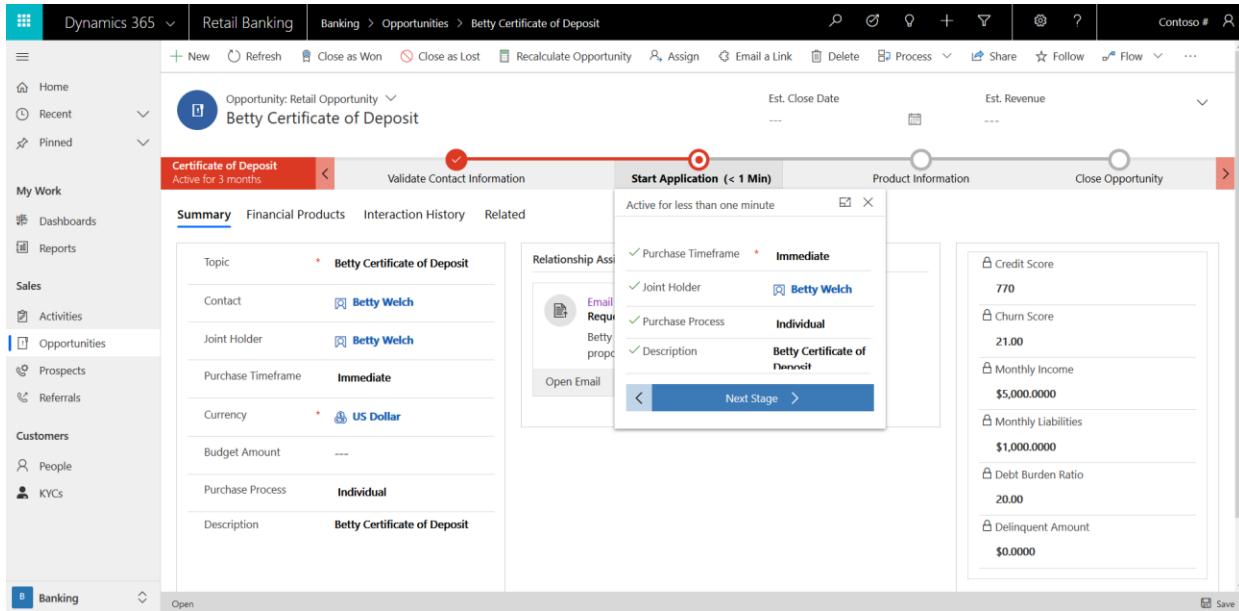
4. The last step in the application process is closing the opportunity. From here we finish the business process flow, set the status reason to finalizing deal, and close the opportunity as either won or lost. If Won, you can create a financial product of a mortgage for the customer.

New Certificate of Deposit

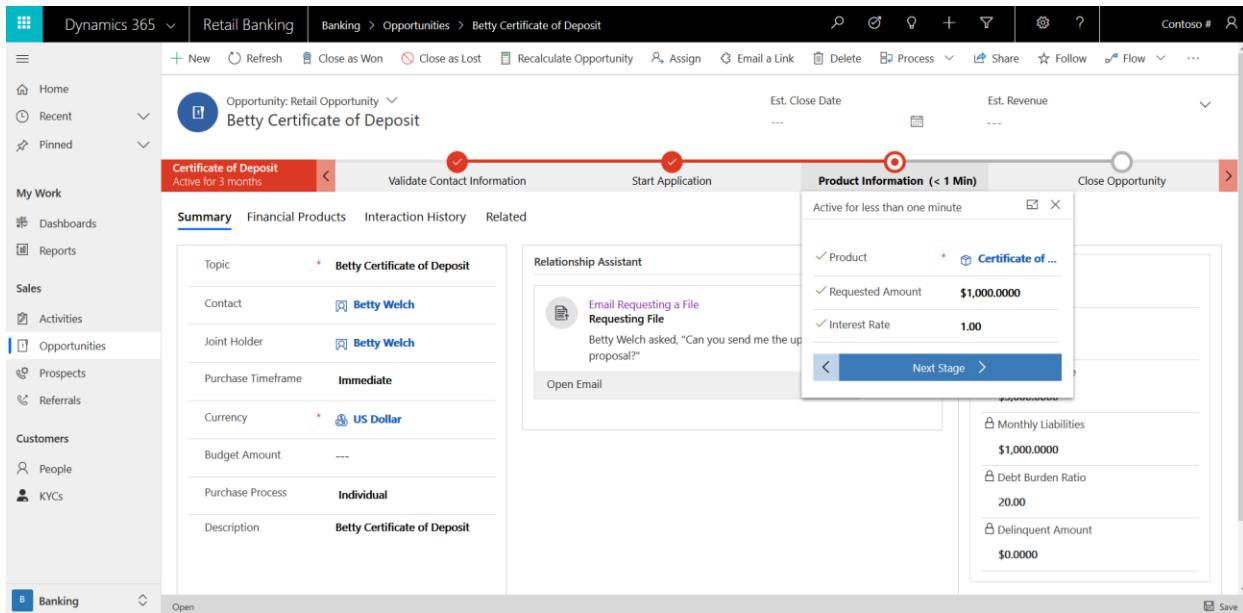
The screenshot shows the Dynamics 365 Retail Banking interface. On the left, there's a navigation bar with sections like My Work, Sales, Customers, and Banking. In the center, a contact record for 'Person: Retail Person 360' named 'Betty Welch' is displayed. A red banner at the top says 'Certificate of Deposit Active for 3 months'. A validation dialog box titled 'Validate Contact Information (< 1 Min)' is overlaid, containing fields for First Name (Betty), Last Name (Welch), and Middle Name (Elizabeth). Below these fields is a large blue button labeled 'Next Stage >'. To the right of the contact details, there's a sidebar for 'Relationship Information' showing an email from 'Betty Welch' requesting a file. At the bottom right of the screen, there's a 'Save' button.

1. When creating a new certificate of deposit, the Loan Officer will begin by checking the contact information and validating it with the Person purchasing one. If the opportunity has been created by qualifying a prospect, then you can choose it from the drop down when clicking Next Stage.
 - a. If the opportunity has not been created yet, click the “+New” button and a form will appear to enter in high level opportunity information.

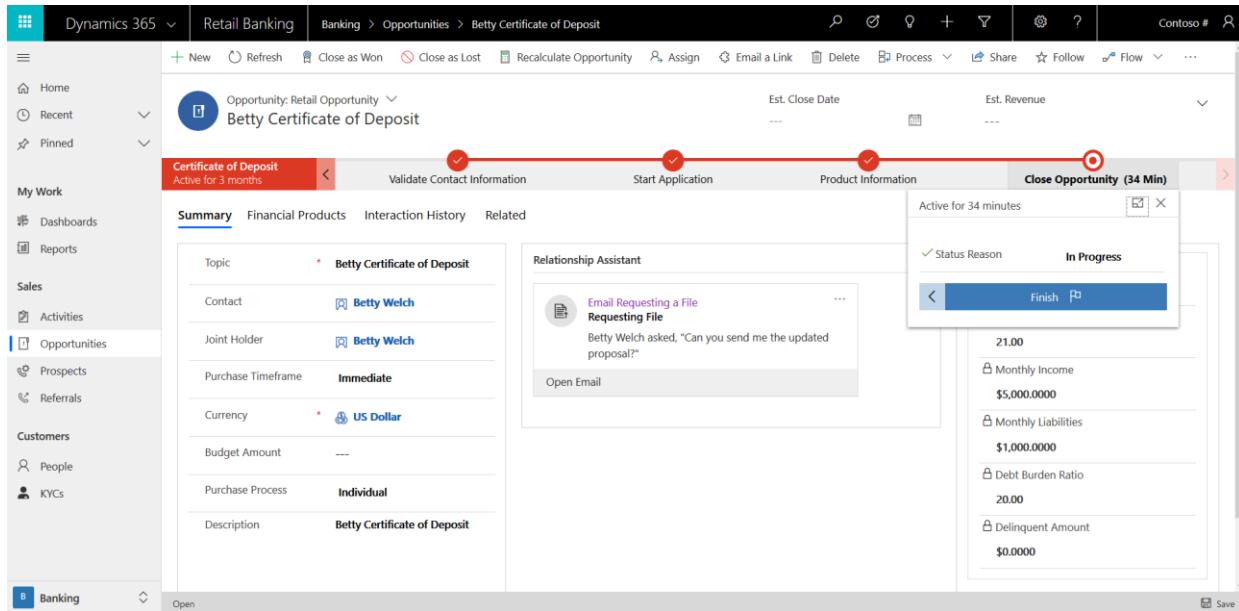
The screenshot shows the Dynamics 365 Retail Banking interface with a 'Quick Create: Opportunity' dialog box open. The dialog has sections for 'Details' (Topic: Betty Certificate of Deposit), 'Contact' (Contact: Betty Welch), 'Purchase Process' (Individual), and 'Purchase Timeframe' (Immediate). In the 'Description' section, there's a text input field with the value 'Betty Certificate of Deposit'. At the bottom right of the dialog, there are 'Save and Close' and 'Cancel' buttons.



2. Saving the opportunity will take you to the next stage where you will start the application. The information will carry over and after verifying, you can move on to the product information.



3. The next step in the flow is used to gather product information. This is going to be where the bulk of the loan information is entered or reviewed. This includes adding the Product, requested amount, and interest rate.



4. The last step in the application process is closing the opportunity. From here we finish the business process flow, set the status reason to finalizing deal, and close the opportunity as either won or lost. If Won, you can create a financial product of a certificate of deposit for the customer.

Commercial

Commercial Daily Start

The screenshot shows the 'Daily Dash' section of the Commercial Daily Start dashboard. It includes four main components:

- My Active Companies:** A bar chart showing the total limit by company name. The data is as follows:

Account Name	Sum (Implemented Limit) (\$)
AdventureWorks	\$150,000.00
Coffee Inc.	\$850,000.00
Contoso	\$0.00
Sports Performance Center	\$0.00
- My Active Accounts:** A bar chart showing credit holds by company name. The data is as follows:

Credit Hold	CountAll (Account Name)
No	3
Yes	1
- Timeline:** A calendar view from September 15, 2019, to September 21, 2019. It shows several scheduled tasks and posts, such as 'Auto-post on wall Betty Certificate of Deposit - 39 Minutes ago' and 'Auto-post on wall New Home - 1 Hour ago'.
- Today's Insights Dashboard:** A summary section with a bar chart showing the top 5 companies with their estimated revenue.

On the Today's Insights Dashboard, a Relationship Manager would use this to get a view at their Companies and loans they have active. In the top row they will be able to see any Active Companies they are working with on a day to day. To the right of that they would look over and see their Timeline that lists out their various actives they have scheduled. On the bottom row, they can see a chart that lists their Top 5 companies with name and estimated revenue. Next, they'd be able to look and see any companies they're working with that have active holds on their accounts. Lastly, they can see a list of any loans close to maturing.

Applying for a New Loan

The screenshot shows the 'Companies' page in the Commercial Banking module. A new loan application is being created for the company 'Contoso'. The application status is 'Active'.

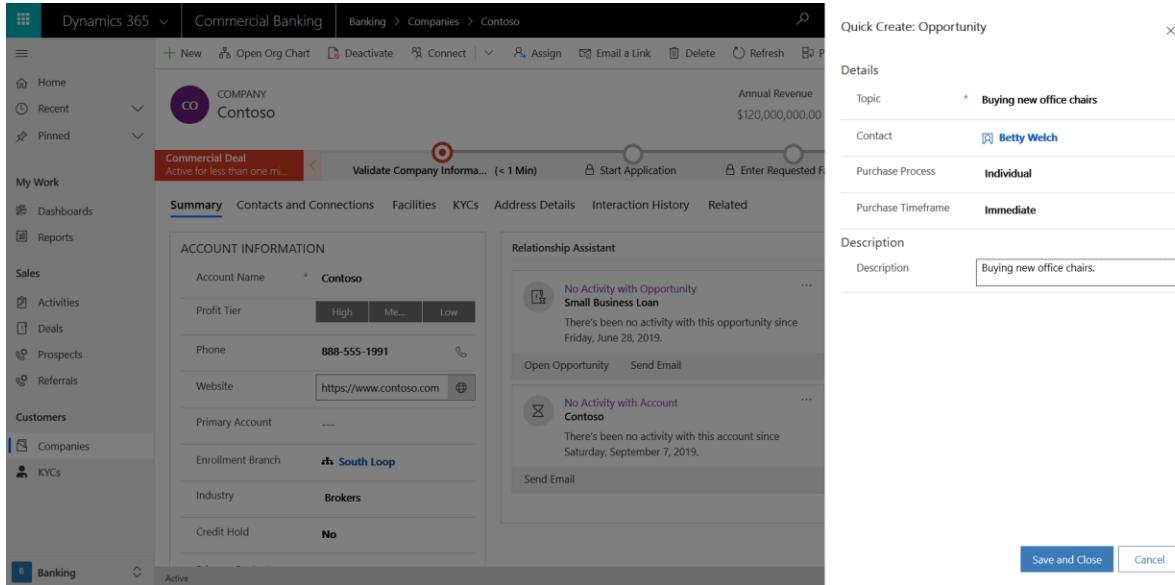
Commercial Deal: Active for less than one minute.

Validate Company Info... (< 1 Min): Step 1 of 6. The summary shows the following information:

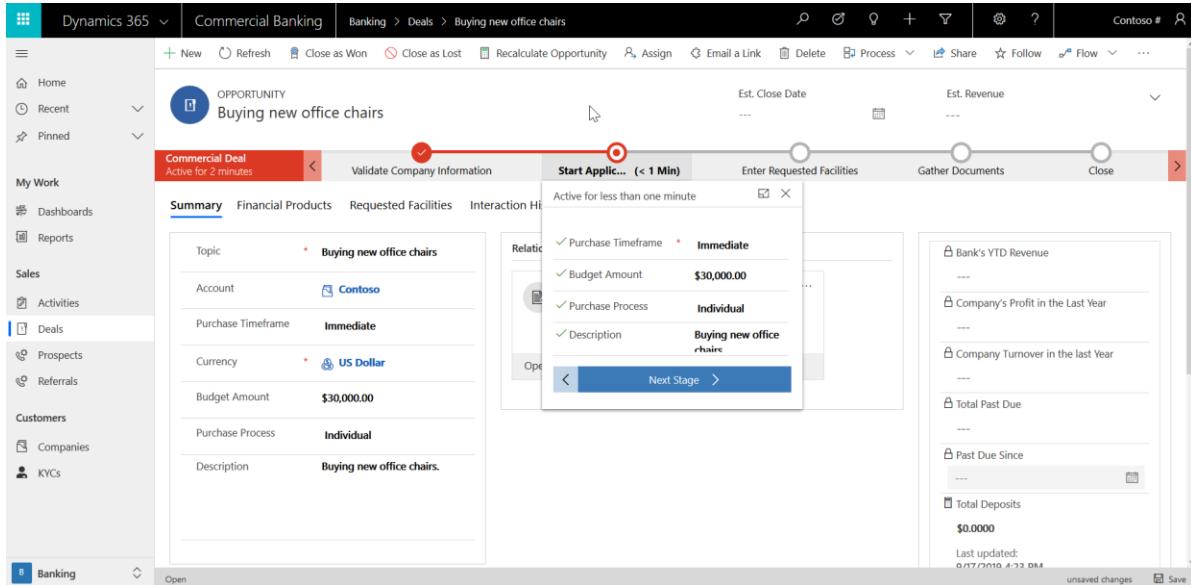
ACCOUNT INFORMATION	Validation Status
Account Name: Contoso	✓ Company Name: Contoso
Phone: 888-555-1991	✓ Main Phone: 888-555-1991
Industry: Brokers	✓ Primary Contact: Moses Lafia...
Credit Hold: No	

Review Information: Fields include Annual Review Date, Bank's YTD Revenue, Company Turnover in the last Year, Risk Rating, and Active Financial Products.

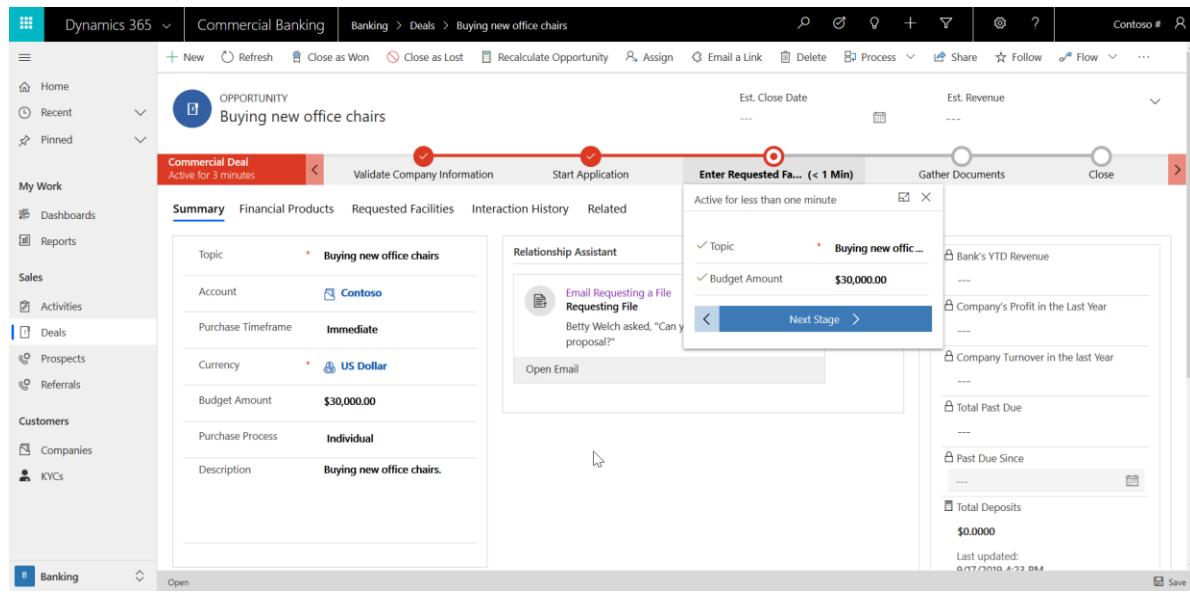
1. Applying for a new commercial loan starts on the Company record. The Loan officer will come here and begin by checking the Company Name, Primary Contact and the Main Phone for the Company.



2. In the next step, we will create an Opportunity for the Commercial Loan. This will be where the Loan officer goes to add information pertaining to the application as it comes in. In the quick create, you will add high level information such as, the topic of the opportunity, the purchase timeframe, and purchase process.



3. Saving the opportunity will take you to the next stage where you will start the application. Pieces of information will carry over, such as the process and timeframe, here you will enter the budget amount and move to the next stage.



Dynamics 365 Commercial Banking

Banking > Deals > Buying new office chairs

OPPORTUNITY
Buying new office chairs

Commercial Deal Active for 4 minutes

Validate Company Information Start Application Enter Requested Facilities (< 1 Min) Gather Documents Close

Summary Financial Products Requested Facilities Interaction History Related

Requested Facilities (Opportunity)

+ New Requested Facility Add Existing Request... ...

Name Purpose Amount Interest Rate Created On

No data available.

Dynamics 365 Commercial Banking

Banking > Opportunities > Buying new office chairs

SANDBOX

OPPORTUNITY
Buying new office chairs

Commercial Deal Active for 20 minutes

Validate Company Information Start Application Enter Requested Facilities (< 1 Min)

Summary Financial Products Requested Facilities Interaction History Related

Requested Facilities (Opportunity)

+ New Requested Facility Add Existing Request... ...

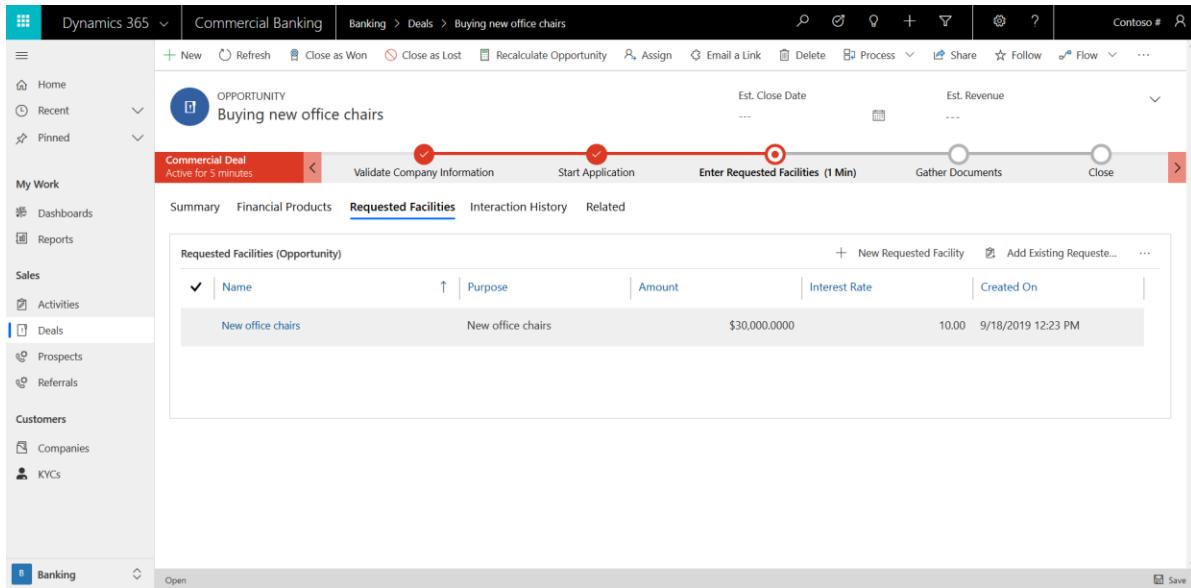
Name Purpose Amount Interest Rate Created On

No data available.

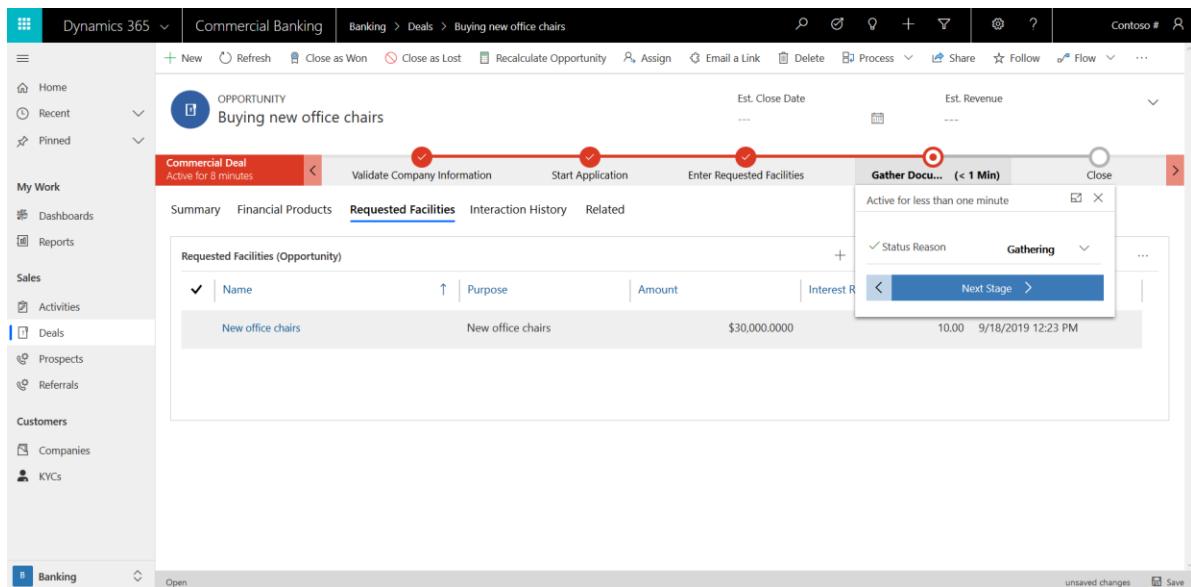
Quick Create: Requested Facility

Name	New office chairs
Product	Equipment Finance
Purpose	New office chairs
Currency	US Dollar
Funding Event	Immediate
Amount	\$30,000.0000
Interest Rate	10.00
Processing Charges	500.00
Company	Contoso
Opportunity	Buying new office chairs

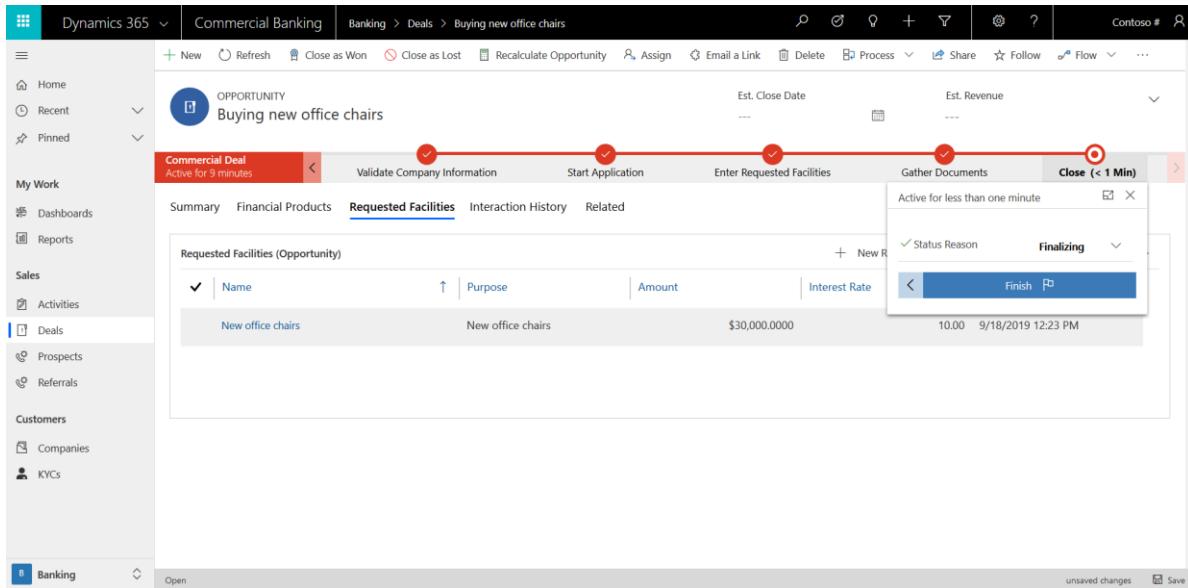
Save and Close Cancel



4. After starting the application, you will be taken to the Enter Requested Facilities step. This entails going and entering in as many requested Facilities as your opportunity will need. You do this by going to the Requested Facilities tab and entering them in using

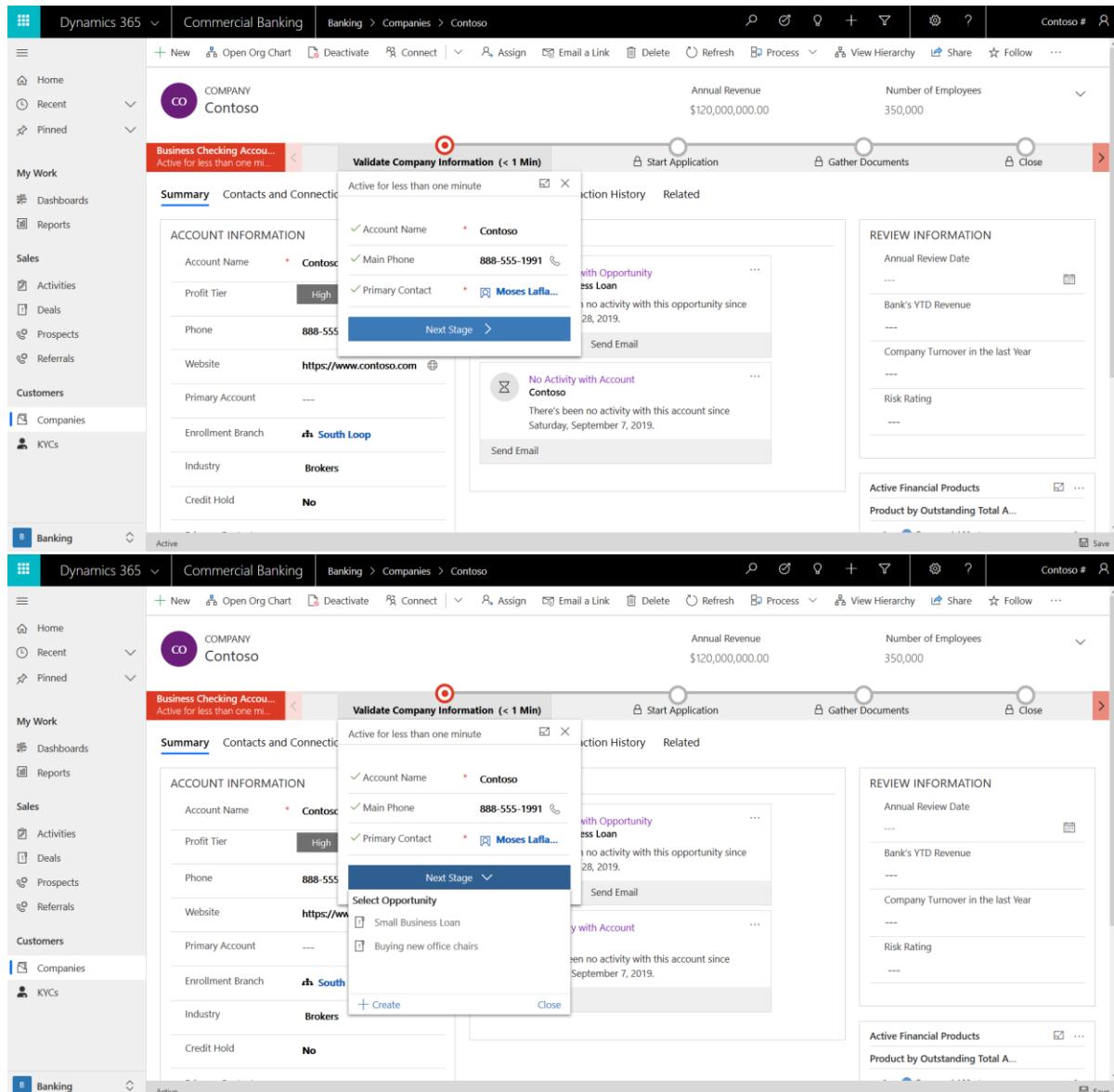


5. After creating however many requested facilities are needed, you will go into the Gathering Documents stage. You will change the Status Reason field to Gathering Documents and move forward when this step is done outside of the system.

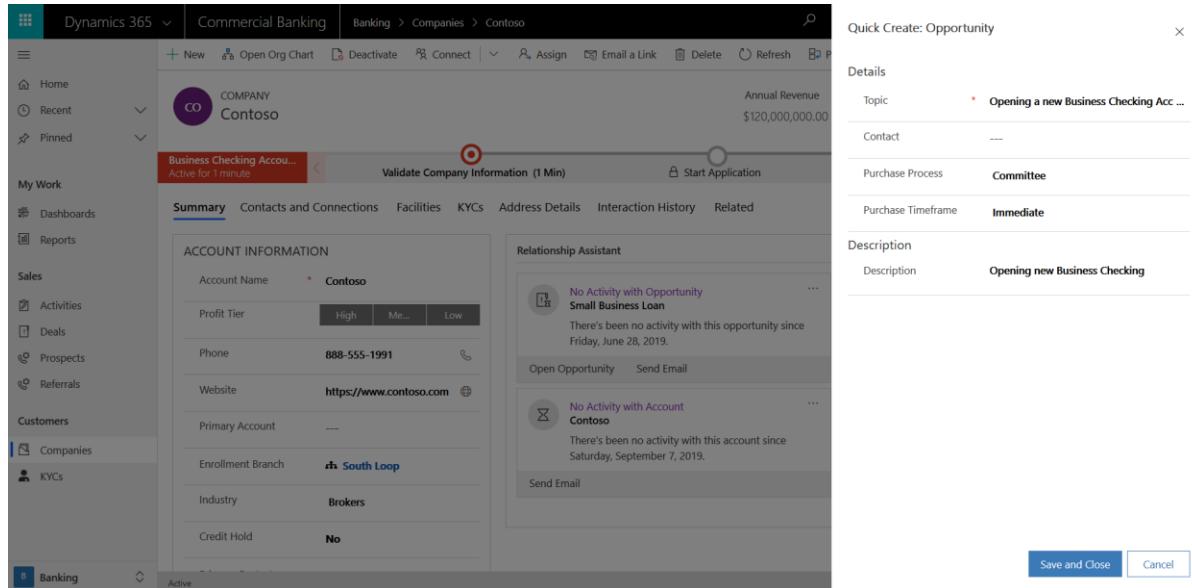


6. After you have collected all required documentation, you can finish the business process flow, and either close the Opportunity as Won or Lost. Change the status reason to Finalizing Deal and if Won, the requested facilities will be turned into financial product for this commercial loan.

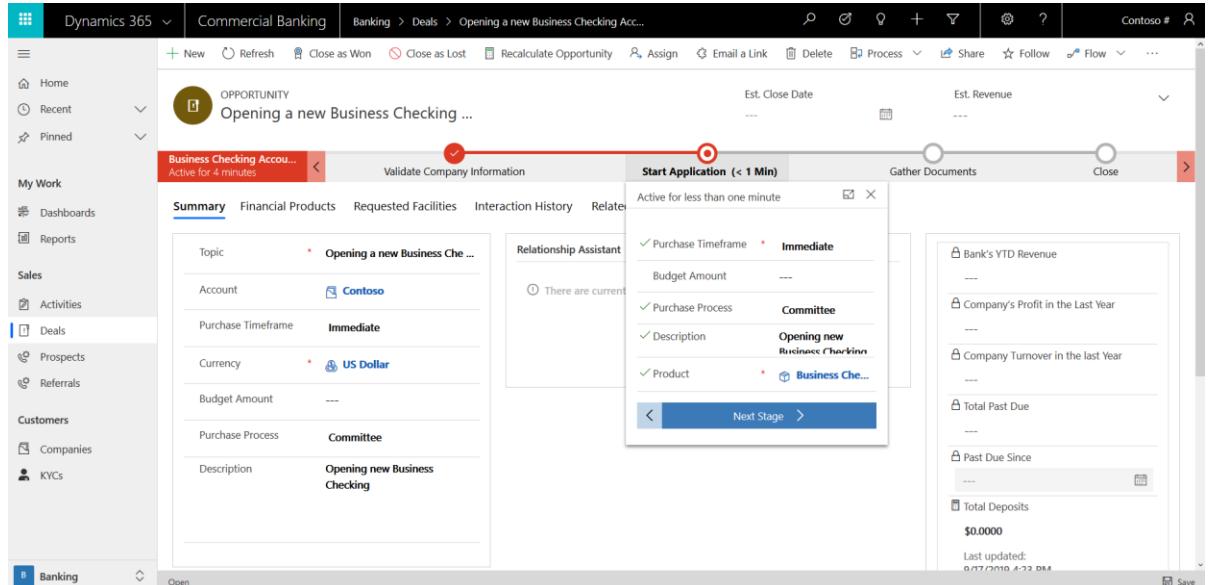
Business Checking Account



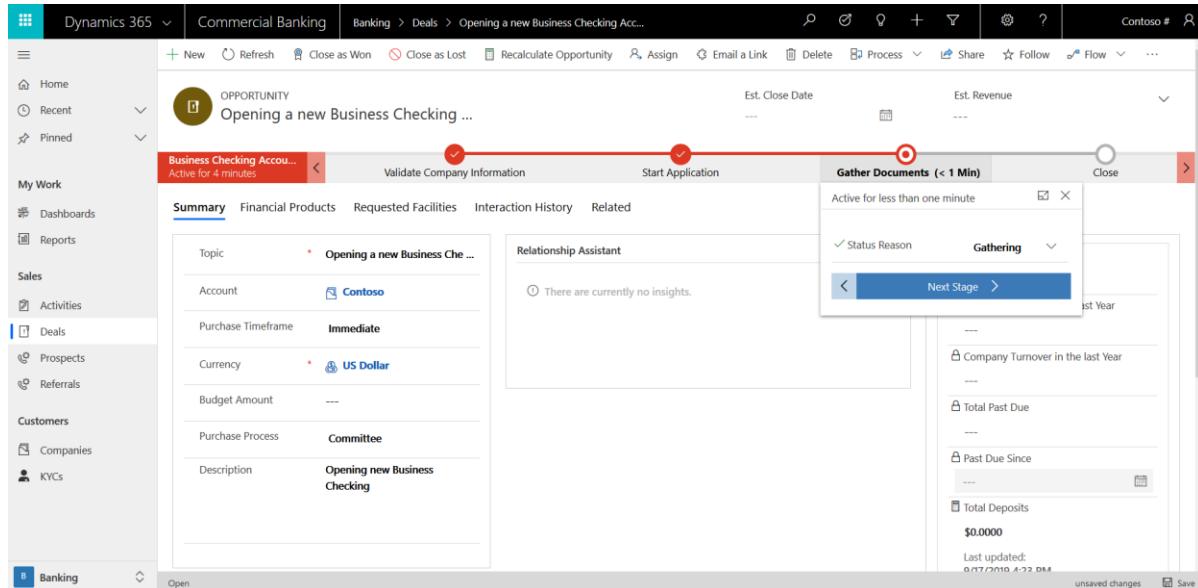
1. When creating a new Business Checking Account, the Relationship Manager will begin by checking the account information and validating it with the person applying for one. If the opportunity has been created by qualifying a prospect, then you can choose it from the drop down when clicking Next Stage.
 - a. If the opportunity has not been created yet, click the "+New" button and a form will appear to enter in high level opportunity information.



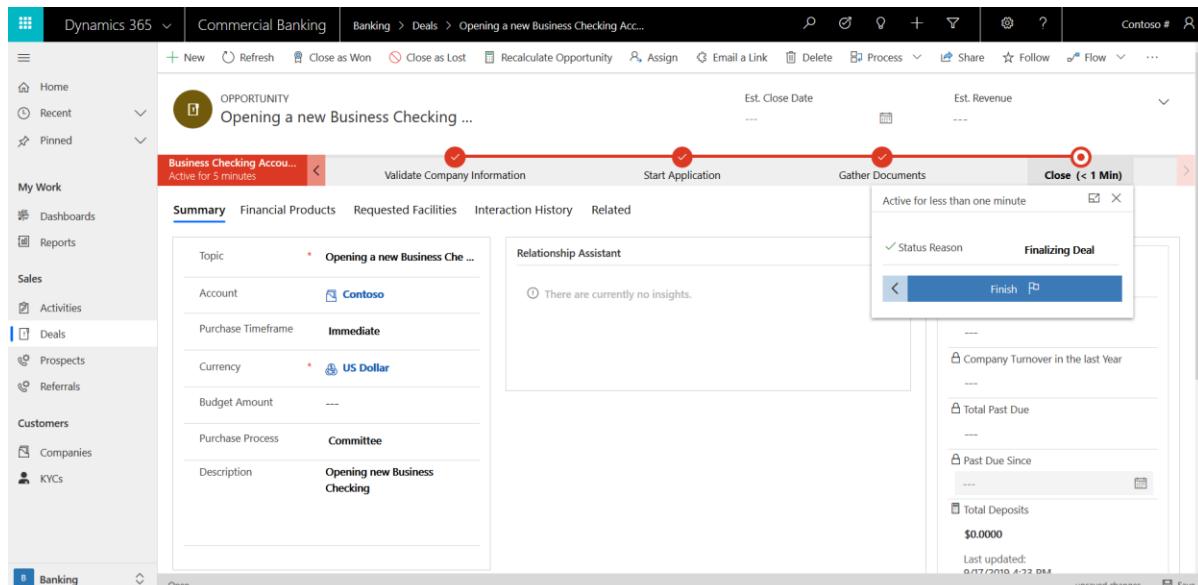
2. In the next step, we will create an Opportunity for the checking account. This will be where the relationship manager goes to add information pertaining to the application as it comes in. In the quick create, you will add high level information such as, the topic of the opportunity, the purchase timeframe, and purchase process.



3. After hitting save and close, the manager will be taken to the Start Application stage. Here the manager will check all the appropriate information and make sure everything looks ok.



4. Hitting next stage will take the manager to the gather documents stage. Here the manager will gather the documents required to open a checking account. Changing the Status Reason to Gathering Documents will help with any metrics being measured on checking account applications the bank does.



5. After gathering all the appropriate documents, the manager can then change the Status Reason to Finalizing the deal, and either close the opportunity as won or lost. If Won, the Company will be given a Business Checking Account with the bank as a Financial Product.