



Dynamics 365 Banking Accelerator Workflow Walkthrough

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Table of Contents

Introduction	3
Personas.....	3
Retail	4
Retail Daily Start.....	4
New Customer	5
New KYC.....	8
New Prospects	10
New Mortgage	15
New Certificate of Deposit.....	19
Commercial	22
Commercial Daily Start	22
Applying for a New Loan	22
Business Checking Account.....	28

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.

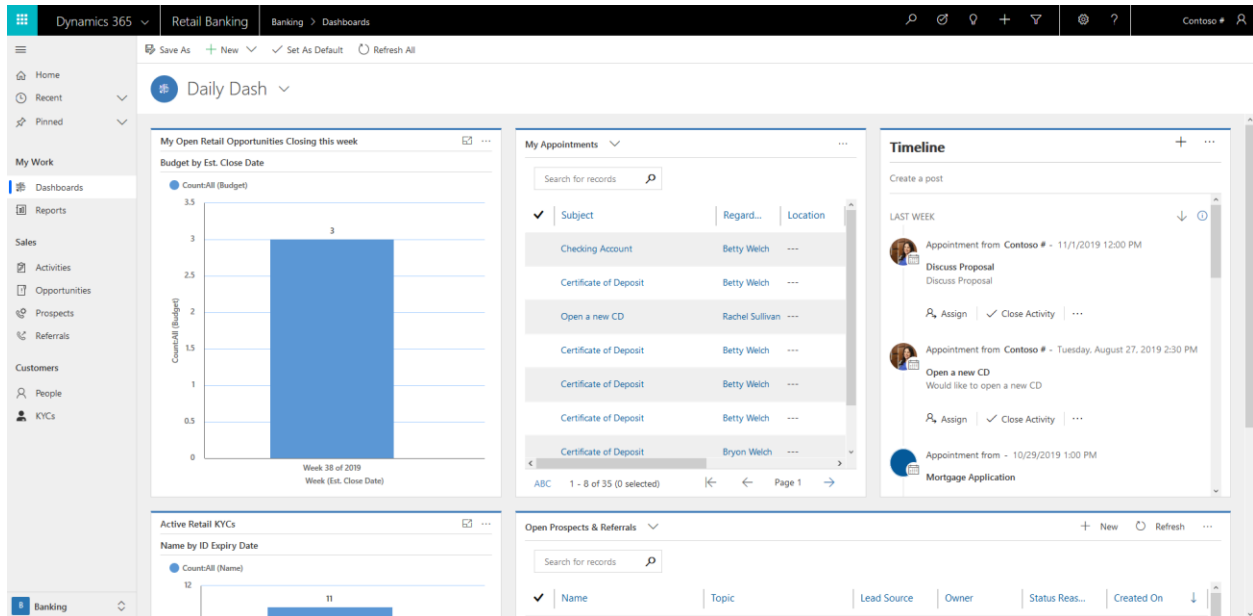
Personas

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 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 Retail Banking interface. The top navigation bar includes 'Dynamics 365', 'Retail Banking', and 'Banking > People > Delia Schroeder'. The left sidebar shows 'My Work' with options like Home, Recent, Pinned, Dashboards, Reports, Sales, Activities, Opportunities, Prospects, Referrals, Customers, People, and KYCs. The main area displays the 'Customer Journey' for 'Person: Retail Person 360 (Demo) Delia Schroeder'. The journey stages are Discover (< 1 Min), Build Relationship, Onboard, Engage, and Grow. The 'Discover' stage is active, showing a 'Profile' tab with personal information: First Name (Delia), Last Name (Schroeder), Job Title (Lawyer), Gender (Male), Date of Birth (4/15/1989), and Preferred Branch (6420). A 'Next Stage' button is visible. The right sidebar shows 'Talking points Delia' and 'Relationship Information'.

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.

The screenshot shows the Dynamics 365 Retail Banking interface. The top navigation bar includes 'Dynamics 365', 'Retail Banking', and 'Banking > People > Delia Schroeder'. The left sidebar shows 'My Work' with options like Home, Recent, Pinned, Dashboards, Reports, Sales, Activities, Opportunities, Prospects, Referrals, Customers, People, and KYCs. The main area displays the 'Customer Journey' for 'Person: Retail Person 360 (Demo) Delia Schroeder'. The journey stages are Discover, Build Relationship (< 1 Min), Onboard, Engage, and Grow. The 'Build Relationship' stage is active, showing a 'Profile' tab with personal information: First Name (Delia), Last Name (Schroeder), Date of Birth (4/15/1989), Resident in Country Since (4/15/1989), Gender (Male), and Preferred Branch (6420). A 'Next Stage' button is visible. The right sidebar shows 'Talking points Delia' and 'Relationship Information'.

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.

Dynamics 365 | Retail Banking | Banking > People > Delia Schroeder

Person: Retail Person 360 (Demo) | Delia Schroeder

Profit Tier: High | Medium | Low | Owner: Contoso #

Customer Journey (Active for 8 minutes)

Discover | Build Relationship | **Onboard (< 1 Min)** | Engage | Grow

Profile | Relationship Analytics | Financial Products | Households and Connections | Referrals | KYC

Personal

First Name	Delia
Last Name	Schroeder
Middle Name	---
Gender	Male Female
Employer	---
Employment Status	---
Date of Birth	4/15/1989
Preferred Branch	6420

Contact

Mobile Phone	---
Business Phone	---
Email	---
Address 1: Street 1	---
Address 1: Street 2	---
Address 1: Street 3	---
Address 1: City	---
Address 1: State/Province	---

Onboard (< 1 Min)

- ✓ Enrollment Branch: 6420
- ✓ Preferred Branch: 6420
- ✓ Monthly Income: \$85,000.0000
- ✓ Direct Deposit: Yes

Next Stage >

Engage (< 1 Min)

Active for less than one minute

Relationship Information

Relationship Assistant

Email puts opportunity at risk
Undeliverable: Lunch
Microsoft Outlook sounded upset in an email.

Open Email | Open Opportu...

- 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.

Dynamics 365 | Retail Banking | Banking > People > Delia Schroeder

Person: Retail Person 360 (Demo) | Delia Schroeder

Profit Tier: High | Medium | Low | Owner: Contoso #

Customer Journey (Active for 8 minutes)

Discover | Build Relationship | Onboard | **Engage (< 1 Min)** | Grow

Profile | Relationship Analytics | Financial Products | Households and Connections | Referrals | KYC | Interaction History

Personal

First Name	Delia
Last Name	Schroeder
Middle Name	---
Gender	Male Female
Employer	---
Employment Status	---
Date of Birth	4/15/1989
Preferred Branch	6420

Contact

Mobile Phone	---
Business Phone	---
Email	---
Address 1: Street 1	---
Address 1: Street 2	---
Address 1: Street 3	---
Address 1: City	---
Address 1: State/Province	---

Engage (< 1 Min)

- ✓ Churn Score: 4.00
- ✓ Residency Status: Resident

Next Stage >

Relationship Information

Relationship Assistant

Email puts opportunity at risk
Undeliverable: Lunch
Microsoft Outlook sounded upset in an email.

Open Email | Open Opportu...

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

Dynamics 365 Retail Banking Banking > People > Delia Schroeder

Person: Retail Person 360 (Demo) Delia Schroeder Profit Tier High Me... Low Owner Contoso #

Customer Journey Active for 9 minutes Discover Build Relationship Onboard Engage Grow (< 1 Min)

Profile Relationship Analytics Financial Products Households and Connections Referrals KYCs Interaction History

Personal

First Name Delia

Last Name Schroeder

Middle Name

Gender Male Female

Employer Coffee Inc

Employment Status

Date of Birth 4/15/1989

Preferred Branch 6420

Contact

Mobile Phone

Business Phone

Email

Address 1: Street 1

Address 1: Street 2

Address 1: Street 3

Address 1: City

Address 1: State/Province

Active for less than one minute

✓ Employer

Employment Status

Finish

Relationship Information

Relationship Assistant

Email puts opportunity at risk

Undeliverable: Lunch

Microsoft Outlook sounded upset in an email.

Open Email Open Opportu...

- 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

The screenshot shows the Dynamics 365 Retail Banking interface. The top navigation bar includes 'Dynamics 365', 'Retail Banking', and 'Banking > People > Delia Schroeder'. The left sidebar contains navigation options like 'Home', 'Recent', 'Pinned', 'My Work', 'Dashboards', 'Reports', 'Sales', 'Activities', 'Opportunities', 'Prospects', 'Referrals', 'Customers', 'People', and 'KYCs'. The main content area displays the 'Customer Journey' for Delia Schroeder, with stages: Discover, Build Relationship, Onboard, Engage, and Grow (1 Min). Below the journey, the 'KYCs' tab is selected, showing a table with columns: Customer, Risk Level, KYC Prepared On, and Review Frequency. The table is currently empty, displaying 'No data available.' A '+ New KYC' button is visible in the top right of the table area.

1. 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.

The screenshot shows the Dynamics 365 Retail Banking interface with the 'Quick Create: KYC' form open. The form is titled 'Quick Create: KYC' and contains the following fields:

- Name: ---
- First Name: **Delia**
- Middle Name: ---
- Last Name: **Schroeder**
- Mobile Number: ---
- Email: ---
- ID Number: ---
- ID Type: ---
- ID Expiry Date: ---
- Risk Level: **Low** (selected), Medium, High
- Review Frequency: ---
- KYC Prepared On: ---

At the bottom of the form, there are two buttons: 'Save and Close' and 'Cancel'.

2. 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.

Dynamics 365 Retail Banking Banking > People > Delia Schroeder

Person: Retail Person 360 (Demo) Delia Schroeder Profit Tier High Me... Low Owner Contoso #

Customer Journey Active for 11 minutes Discover Build Relationship Onboard Engage Grow (2 Min)

Profile Relationship Analytics Financial Products Households and Connections Referrals KYCs Interaction History Related

KYC's + New KYC Refresh Run Report

Customer	Risk Level	KYC Prepared On	Review Frequency
Delia Schroeder	Medium	9/18/2019	Monthly

Banking Active Save

- 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

Name	Topic	Referred By (Internal)	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.

Prospect: Banking Prospect

Lead Source: --- Rating: Warm

Progress Bar: Prospect Information (< 1 Min) | Onboarding | ID Information | Contact Information | Demographics

Summary | Details | Interaction History

Contact

Topic: * ---

Existing Account: ---

Existing Contact: ---

First Name: * ---

Last Name: * ---

Job Title: ---

Business Phone: ---

Mobile Phone: ---

Relationship Assistant

ⓘ This record hasn't been created yet. To enable this content, create the record.

Banking

Prospect Type: ---

ID Number: ---

Employer: ---

Interested Product: ---

Company

Company: ---

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.

The screenshot shows the Dynamics 365 Retail Banking interface. The main form is titled 'New Prospect' and is in the 'Prospect Information' stage. A dropdown menu is open for the 'Interested Product' field, showing options: 'New Customer', 'Petra', 'Hale', 'Retail', and 'Checking Account'. The 'Contact' section shows fields for Topic, First Name, Last Name, Existing Account, Existing Contact, First Name, Last Name, Job Title, Business Phone, and Mobile Phone. The 'Banking' section shows fields for Prospect Type, ID Number, Employer, Interested Product, and Company.

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.

The screenshot shows the Dynamics 365 Retail Banking interface for a prospect named 'Petra Hale'. The 'Next Stage' dropdown is open, showing options: 'Select Person' and 'Create'. The 'Contact' section shows fields for Topic, First Name, Last Name, Existing Account, Existing Contact, First Name, Last Name, Job Title, Business Phone, and Mobile Phone. The 'Banking' section shows fields for Prospect Type, ID Number, Employer, Interested Product, and Company.

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.

Quick Create: Person

Details

First Name: **Petra**

Last Name: **Hale**

Job Title: ---

Account Name: ---

Contact Information

Email: ---

Mobile Phone: ---

Business Phone: ---

Description: ---

Address

Street 1: ---

Street 2: ---

City: ---

Save and Close **Cancel**

- 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.

Person: Retail Person 360

Onboarding (< 1 Min)

Active for less than one minute

Personal

First Name: **Petra**

Last Name: **Hale**

Middle Name: ---

Gender: **Male** **Female**

Employer: ---

Employment Status: ---

Date of Birth: ---

Preferred Branch: ---

Relationship Information

Job Title: **Waitress**

Is Minor: ☐ **No**

ID Type: ---

Address

Address 1: Street 1: ---

Address 1: Street 2: ---

Address 1: Street 3: ---

Address 1: City: ---

Address 1: State/Province: ---

Next Stage

- 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.

The screenshot shows the Dynamics 365 Retail Banking interface for a person named Petra Hale. The 'Onboarding' step is highlighted with a red circle and a red arrow pointing to it. A dropdown menu is open, showing 'Next Stage' and 'Select KYC' options. The 'Select KYC' option is highlighted, and a message 'No records found.' is displayed below it.

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

The screenshot shows the Dynamics 365 Retail Banking interface for a person named Petra Hale. The 'Onboarding' step is highlighted with a red circle and a red arrow pointing to it. A 'Quick Create: KYC' form is open on the right side of the screen, showing fields for Name, First Name, Middle Name, Last Name, Mobile Number, Email, ID Number, ID Type, ID Expiry Date, Risk Level, Review Frequency, and KYC Prepared On. The 'Save and Close' button is highlighted.

- 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.

Dynamics 365 | Retail Banking

KYC | New KYC | KYC Prepared On: 9/18/2019 | Customer: **Petra Hale**

Process Flow: Contact Onboarding (Active for 34 minutes) → Prospect Information → Onboarding → ID Information → **Contact Information (16 Min)** → Demographics

Contact Information (16 Min) | Active for 16 minutes

Summary | ID Information | Additional KYC Details | FATCA Declaration | Related

Fields:

- Name: ---
- First Name: **Petra**
- Middle Name: ---
- Last Name: **Hale**
- Mobile Number: **888-555-1515**
- Email: **p.hale@contoso.com**

Next Stage

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

Dynamics 365 | Retail Banking

KYC | New KYC | KYC Prepared On: 9/18/2019 | Customer: **Petra Hale**

Process Flow: Contact Onboarding (Active for 41 minutes) → **Frequency And Prepared On Date (< 1 Min)** → Complete Onboarding → Quality Prospect

Frequency And Prepared On Date (< 1 Min) | Active for less than one minute

Summary | ID Information | Additional

Fields:

- Name: ---
- First Name: **Petra**
- Middle Name: ---
- Last Name: **Hale**
- Review Frequency: **Monthly**
- Risk Level: **Medium**
- KYC Prepared On: **9/18/2019**

Next Stage

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.

The screenshot shows the Dynamics 365 Retail Banking interface. The main form is for 'Person: Retail Person 360' (Petra Hale). The 'Complete Onboarding' stage is active, indicated by a red circle and a red bar at the top. A pop-up window displays 'Annual Income' as '\$30,000.00' and a 'Next Stage' button. The left sidebar shows 'My Work' with 'People' selected. The top navigation bar shows 'Banking > People > Petra Hale'.

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.

The screenshot shows the Dynamics 365 Retail Banking interface. The main form is for 'Prospect: Banking Prospect' (Petra Hale). The 'Qualify Prospect' stage is active, indicated by a red circle and a red bar at the top. A pop-up window displays 'Existing Contact?' as 'Petra Hale' and a 'Finish' button. The left sidebar shows 'My Work' with 'Prospects' selected. The top navigation bar shows 'Banking > Prospects > Petra Hale'.

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 image displays two screenshots of the Microsoft Dynamics 365 interface, specifically the Retail Banking module, showing a mortgage application process for a person named Betty Welch.

Top Screenshot: The interface shows the 'Validate Contact Information' step, which is active for less than one minute. The 'Next Stage' button is highlighted. The 'Personal' tab is selected, showing fields for First Name (Betty), Last Name (Welch), Middle Name (Elizabeth), Gender (Female), Employer (Coffee Inc), Employment Status, Date of Birth (9/5/2018), and Preferred Branch (MDLND). The 'Contact' tab is also visible, showing fields for Mobile Phone (888-555-1900), Business Phone (888-555-1900), Email (betty.welch@outlook.com), and Address 1 (525 W Monroe, Chicago, IL). A 'Relationship Information' panel on the right shows a 'Relationship Assistant' with a message: 'Email Requesting a File Requesting File. Betty Welch asked, "Can you send me the updated proposal?"' and an 'Open Email' button.

Bottom Screenshot: The interface shows the 'Quick Create: Opportunity' form. The 'Details' section includes the following fields:

- Topic: New Home
- Contact: Betty Welch
- Purchase Process: Individual
- Purchase Timeframe: This Quarter
- Description: Betty is looking to buy a new home.

The 'Save and Close' button is visible at the bottom right of the form.

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.

The screenshot shows the Dynamics 365 Retail Banking interface for a 'New Home' mortgage application. The process flow is: Mortgage Application (Active for 3 months) → Validate Contact Information → **Start Application (< 1 Min)** → Product Information → Qualify. The 'Start Application' stage is currently active, indicated by a red circle and a red checkmark. A 'Relationship Assistant' pop-up is visible, showing a message from Betty Welch: 'Email Requesting a File Requesting File Betty Welch asked, "Can you send me the updated proposal?"'. The main form displays the following information:

Field	Value
Topic	New Home
Contact	Betty Welch
Joint Holder	
Purchase Timeframe	This Quarter
Currency	US Dollar
Budget Amount	---
Purchase Process	Individual
Description	Betty is looking to buy a new home.

On the right, a 'Credit Score' summary is shown:

Metric	Value
Credit Score	770
Churn Score	21.00
Monthly Income	\$5,000.0000
Monthly Liabilities	\$1,000.0000
Debt Burden Ratio	20.00
Delinquent Amount	\$0.0000

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.

The screenshot shows the Dynamics 365 Retail Banking interface for a 'New Home' mortgage application. The process flow is: Mortgage Application (Active for 3 months) → Validate Contact Information → Start Application → **Product Information (< 1 Min)** → Qualify. The 'Product Information' stage is currently active, indicated by a red circle and a red checkmark. A 'Relationship Assistant' pop-up is visible, showing a message from Betty Welch: 'Email Requesting a File Requesting File Betty Welch asked, "Can you send me the updated proposal?"'. The main form displays the following information:

Field	Value
Topic	New Home
Contact	Betty Welch
Joint Holder	
Purchase Timeframe	This Quarter
Currency	US Dollar
Budget Amount	\$200,000.00
Purchase Process	Individual
Description	Betty is looking to buy a new home.

On the right, a 'Product Information' summary is shown:

Metric	Value
Product	Mortgage
Budget Amount	\$200,000.00
Requested Amount	\$200,000.0000
Interest Rate	10.00
Cost of Property	\$1,900,000.0000
Down Payment	\$10,000.0000
Term of Loan	360

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.

The screenshot displays the Microsoft Dynamics 365 interface for a 'New Home' mortgage application opportunity. The left navigation pane shows the 'Opportunities' section. The top command bar includes options like 'New', 'Refresh', 'Close as Won', 'Close as Lost', 'Recalculate Opportunity', 'Assign', 'Email a Link', 'Delete', 'Process', 'Share', 'Follow', and 'Flow'. The main content area features a process flow with steps: 'Mortgage Application' (Active for 3 months), 'Validate Contact Information', 'Start Application', 'Product Information', and 'Qualify (< 1 Min)'. The 'Qualify' step is currently active. Below the process flow, there are four tabs: 'Summary', 'Financial Products', 'Interaction History', and 'Related'. The 'Summary' tab is selected, showing details for the 'New Home' opportunity, including the contact 'Betty Welch', joint holder, purchase timeframe 'This Quarter', currency 'US Dollar', budget amount '\$200,000.00', purchase process 'Individual', and description 'Betty is looking to buy a new home.' A 'Relationship Assistant' panel on the right shows an email request from Betty Welch asking for an updated proposal. A 'Financial' panel on the right lists various financial metrics: Monthly Income (\$5,000.0000), Monthly Liabilities (\$1,000.0000), Debt Burden Ratio (20.00), and Delinquent Amount (\$0.0000). A 'Finish' button is visible in the top right corner of the 'Qualify' step.

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

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.

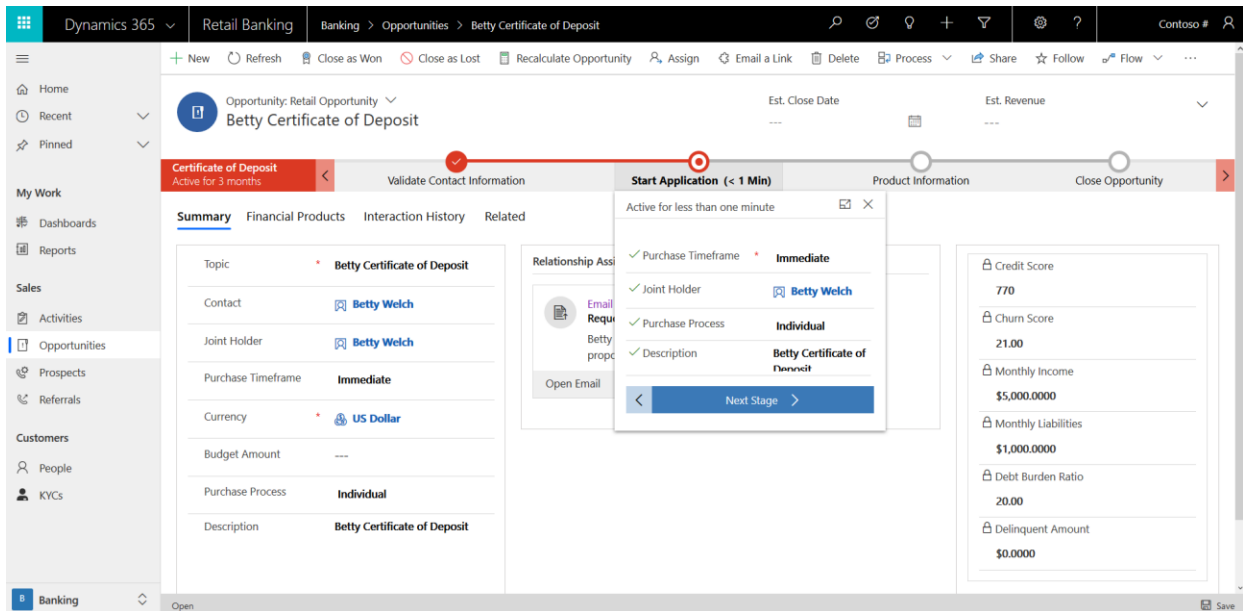
- If the opportunity has not been created yet, click the “+New” button and a form will appear to enter in high level opportunity information.

Quick Create: Opportunity

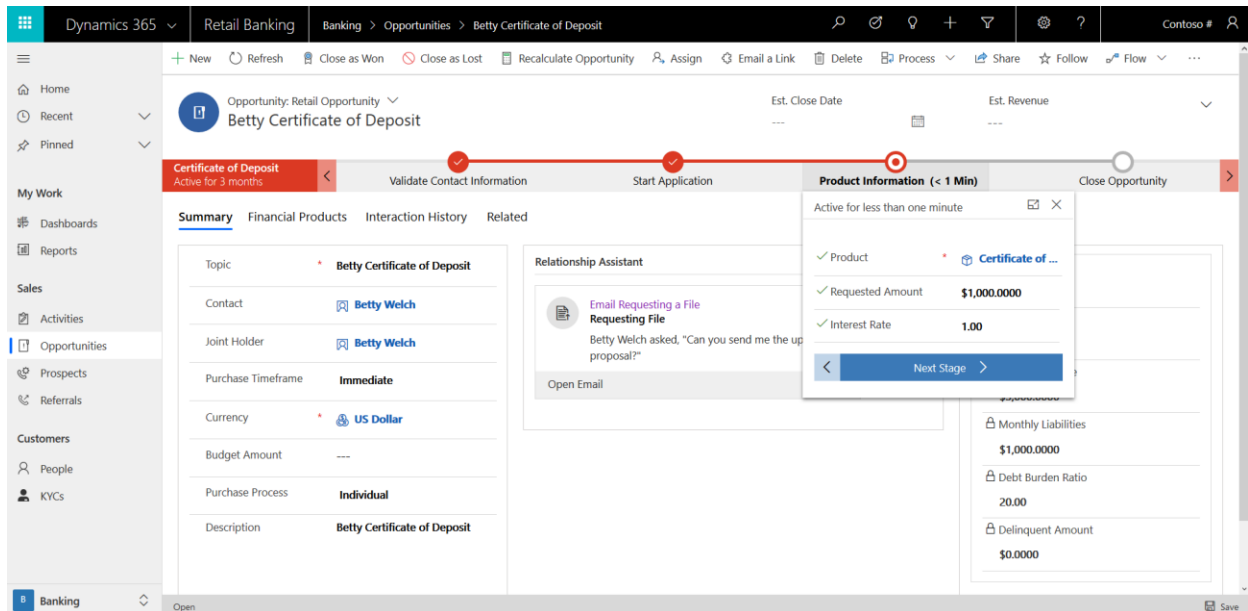
Details

Topic	Betty Certificate of Deposit
Contact	Betty Welch
Purchase Process	Individual
Purchase Timeframe	Immediate
Description	Betty Certificate of Deposit

Save and Close Cancel



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.

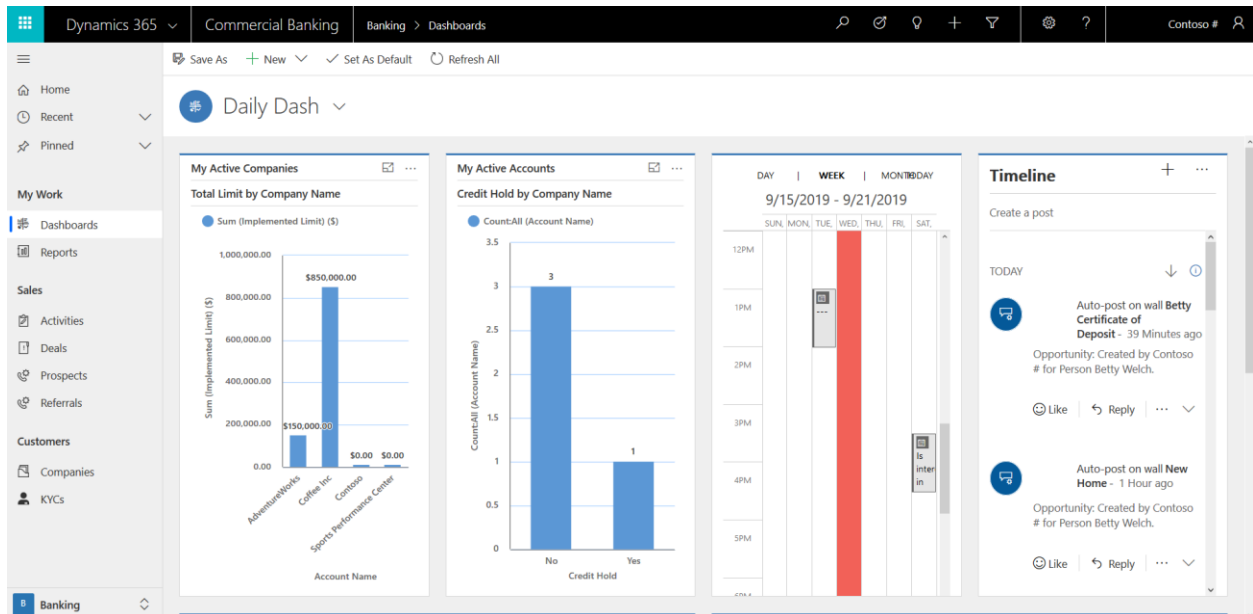
The screenshot displays the Microsoft Dynamics 365 Retail Banking interface for a 'Betty Certificate of Deposit' opportunity. The top navigation bar shows the path: Dynamics 365 > Retail Banking > Banking > Opportunities > Betty Certificate of Deposit. The main content area features a process flow with five steps: 'Certificate of Deposit' (Active for 3 months), 'Validate Contact Information', 'Start Application', 'Product Information', and 'Close Opportunity (34 Min)'. The 'Close Opportunity' step is highlighted with a red circle. A 'Relationship Assistant' pane on the right shows an email request for a file: 'Email Requesting a File Requesting File' with the text 'Betty Welch asked, "Can you send me the updated proposal?"' and an 'Open Email' button. A 'Summary' pane on the left lists details for the 'Betty Certificate of Deposit': Contact (Betty Welch), Joint Holder (Betty Welch), Purchase Timeframe (Immediate), Currency (US Dollar), Budget Amount (---), Purchase Process (Individual), and Description (Betty Certificate of Deposit). A 'Status Reason' dialog box is open, showing 'In Progress' and a 'Finish' button. A financial summary table is also visible on the right.

Category	Value
Monthly Income	\$5,000.0000
Monthly Liabilities	\$1,000.0000
Debt Burden Ratio	20.00
Delinquent Amount	\$0.0000

- 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



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 displays the Dynamics 365 Commercial Banking 'Commercial Deal' form for Contoso. The form is divided into several sections:

- Summary:** Includes a 'Validate Company Info... (< 1 Min)' button and a 'Start Application' button.
- ACCOUNT INFORMATION:** Includes fields for 'Account Name', 'Main Phone', 'Profit Tier', 'Primary Contact', 'Phone', 'Website', 'Primary Account', 'Enrollment Branch', 'Industry', and 'Credit Hold'.
- REVIEW INFORMATION:** Includes fields for 'Annual Review Date', 'Bank's YTD Revenue', 'Company Turnover in the last Year', and 'Risk Rating'.
- Active Financial Products:** Includes a section titled 'Active Financial Products' with a sub-section 'Product by Outstanding Total A...'.

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.





The screenshot shows the Dynamics 365 Commercial Banking interface. The main view is the 'Company' record for 'Contoso'. The 'Summary' tab is selected, showing account information such as Account Name (Contoso), Profit Tier (High), Phone (888-555-1991), Website (https://www.contoso.com), Primary Account, Enrollment Branch (South Loop), Industry (Brokers), and Credit Hold (No). A 'Quick Create: Opportunity' dialog box is open on the right, showing details for a new opportunity: Topic (Buying new office chairs), Contact (Betty Welch), Purchase Process (Individual), Purchase Timeframe (Immediate), and Description (Buying new office chairs). The dialog box has 'Save and Close' and 'Cancel' buttons.

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.

The screenshot shows the Dynamics 365 Commercial Banking interface. The main view is the 'Opportunity' record for 'Buying new office chairs'. The 'Summary' tab is selected, showing details such as Topic (Buying new office chairs), Account (Contoso), Purchase Timeframe (Immediate), Currency (US Dollar), Budget Amount (\$30,000.00), Purchase Process (Individual), and Description (Buying new office chairs). A 'Start Application' dialog box is open, showing a progress bar with stages: Validate Company Information, Start Application (selected), Enter Requested Facilities, Gather Documents, and Close. The 'Start Application' stage is active for less than one minute. The dialog box has a 'Next Stage' button. The background shows the 'Opportunity' record details and a 'Bank's YTD Revenue' section.

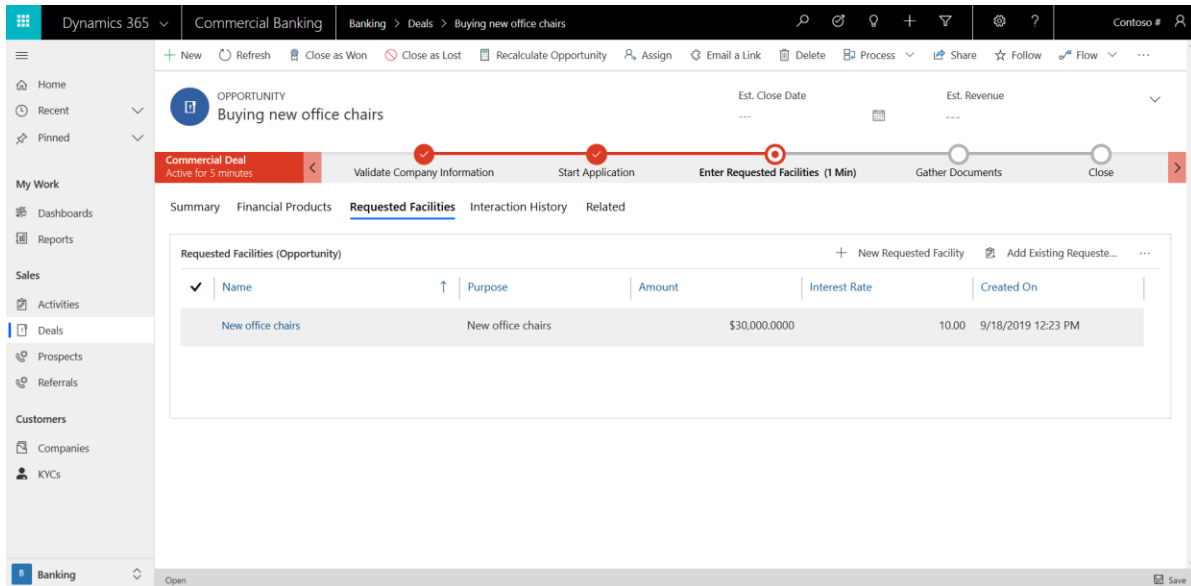
3. Saving the opportunity will take you to the next stage where you will start the application. Pieces of information will carry over, such as the process and timeframe, here you will enter the budget amount and move to the next stage.

The screenshot displays the Microsoft Dynamics 365 interface for a 'Buying new office chairs' opportunity. The top navigation bar includes 'Dynamics 365' and various tabs like 'Commercial Banking', 'Banking', and 'Deals'. The left sidebar shows navigation options such as 'Home', 'Recent', 'Pinned', 'My Work', 'Dashboards', 'Reports', 'Sales', 'Activities', 'Deals', 'Prospects', 'Referrals', 'Customers', 'Companies', and 'KYCs'. The main area shows the opportunity details for 'Buying new office chairs' with a progress bar indicating the current step is 'Enter Requested Fa...' (active). A 'Summary' tab is selected, displaying fields like 'Topic', 'Account', 'Purchase Timeframe', 'Currency', 'Budget Amount', 'Purchase Process', and 'Description'. A 'Relationship Assistant' panel is open, showing a message from Betty Welch asking for a proposal. A modal window is displayed over the 'Enter Requested Fa...' step, showing a confirmation message: 'Active for less than one minute', 'Topic: Buying new office...', 'Budget Amount: \$30,000.00', and a 'Next Stage' button. The bottom status bar shows 'Last updated: 8/23/2016 4:32 PM'.

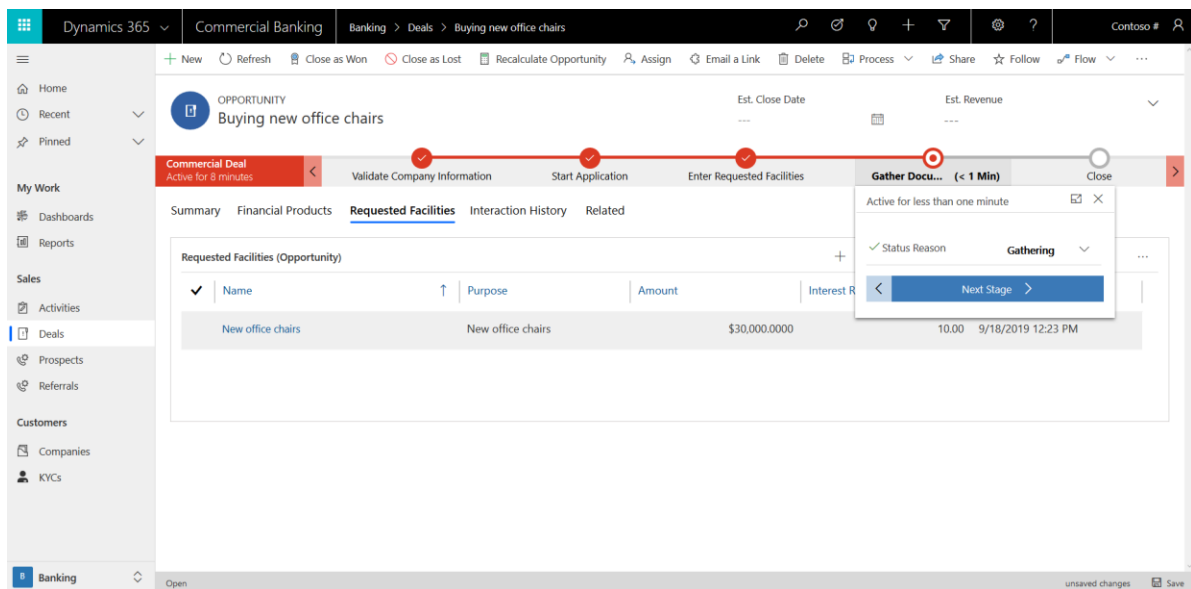
Quick Create: Requested Facility		✕
Name	* New office chairs	
Product	 Equipment Finance	
Purpose	New office chairs	
Currency	 US Dollar	
Funding Event	Immediate	
Amount	\$30,000.0000	
Interest Rate	10.00	
Processing Charges	500.00	
Company	 Contoso	
Opportunity	 Buying new office chairs	

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.

Dynamics 365 Commercial Banking Banking > Deals > Buying new office chairs

OPPORTUNITY Buying new office chairs Est. Close Date Est. Revenue

Commercial Deal Active for 9 minutes

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

Summary Financial Products Requested Facilities Interaction History Related

Requested Facilities (Opportunity)

✓	Name	Purpose	Amount	Interest Rate	Status Reason	Finalizing
	New office chairs	New office chairs	\$30,000.0000	10.00	9/18/2019 12:23 PM	

Active for less than one minute

Finish

Banking Open unsaved changes Save

- 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

The image displays two screenshots of the Dynamics 365 Commercial Banking interface, specifically the 'Business Checking Account' setup process for a company named 'Contoso'.

Top Screenshot: The 'Validate Company Information' dialog box is open, showing a summary of account information. The 'Next Stage' button is highlighted.

Bottom Screenshot: The 'Validate Company Information' dialog box is open, showing a summary of account information. The 'Next Stage' button is highlighted, and a dropdown menu is visible, showing options to 'Select Opportunity' (Small Business Loan, Buying new office chairs) and '+ Create'.

Account Information Summary:

Field	Value
Account Name	Contoso
Main Phone	888-555-1991
Primary Contact	Moses Lafla...
Phone	888-555...
Website	https://www.contoso.com
Primary Account	---
Enrollment Branch	South Loop
Industry	Brokers
Credit Hold	No

Review Information Summary:

Field	Value
Annual Review Date	---
Bank's YTD Revenue	---
Company Turnover in the last Year	---
Risk Rating	---

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.

Quick Create: Opportunity

Details

Topic	Opening a new Business Checking Acc ...
Contact	---
Purchase Process	Committee
Purchase Timeframe	Immediate
Description	Opening new Business Checking

ACCOUNT INFORMATION

Account Name: Contoso
 Profit Tier: High
 Phone: 888-555-1991
 Website: https://www.contoso.com
 Primary Account: ---
 Enrollment Branch: South Loop
 Industry: Brokers
 Credit Hold: No

Relationship Assistant

No Activity with Opportunity
 Small Business Loan
 There's been no activity with this opportunity since Friday, June 28, 2019.
 Open Opportunity Send Email

No Activity with Account
 Contoso
 There's been no activity with this account since Saturday, September 7, 2019.
 Send Email

Buttons: Save and Close, Cancel

- 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.

Start Application (< 1 Min)

Active for less than one minute

Summary

Topic	Opening a new Business Che ...
Account	Contoso
Purchase Timeframe	Immediate
Currency	US Dollar
Budget Amount	---
Purchase Process	Committee
Description	Opening new Business Checking

Relationship Assistant

There are current

Buttons: Next Stage

Bank's YTD Revenue

Bank's YTD Revenue

 Company's Profit in the Last Year

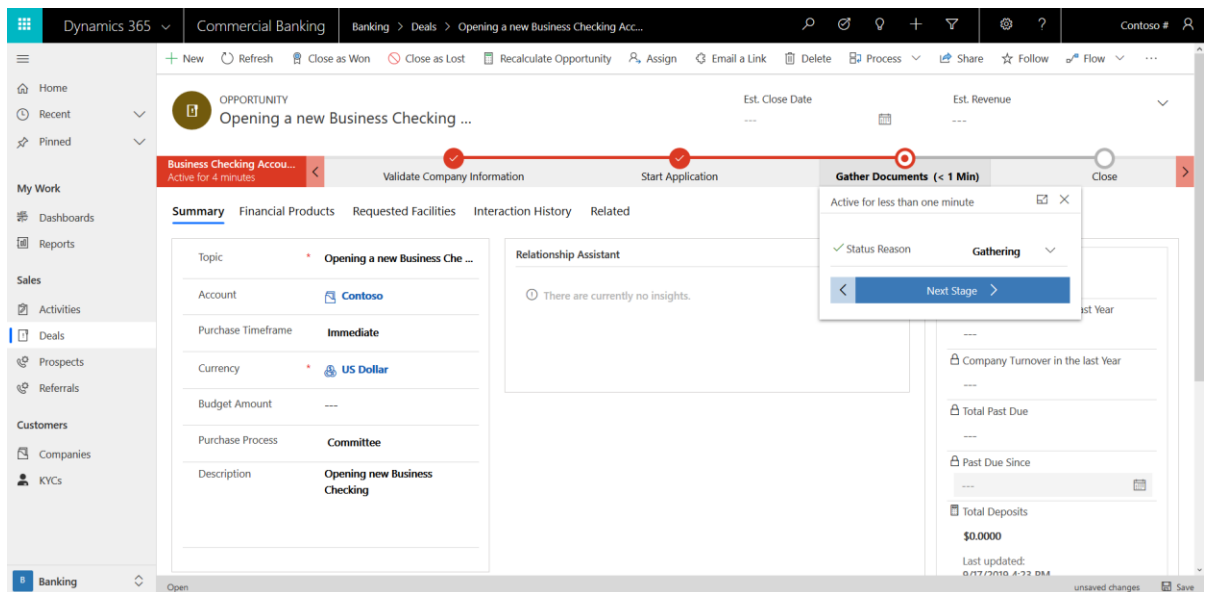
 Company Turnover in the last Year

 Total Past Due

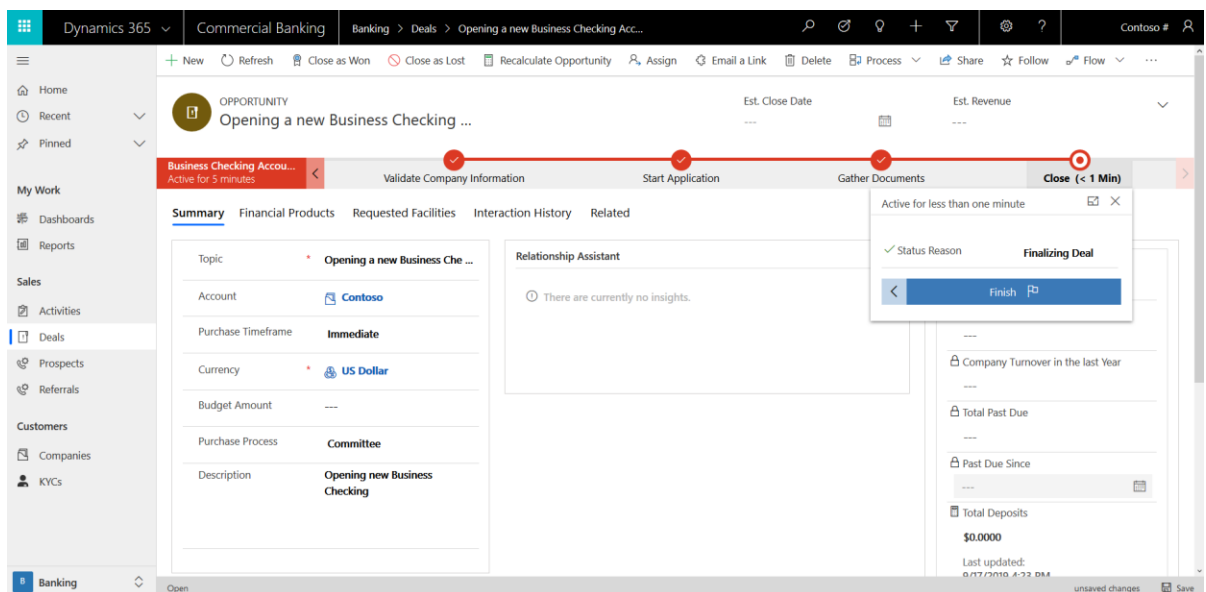
 Past Due Since

 Total Deposits
 \$0.0000
 Last updated: 9/17/2019 4:33 PM

- 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.