



# Dynamics 365 Banking Accelerator Test Drive Guide

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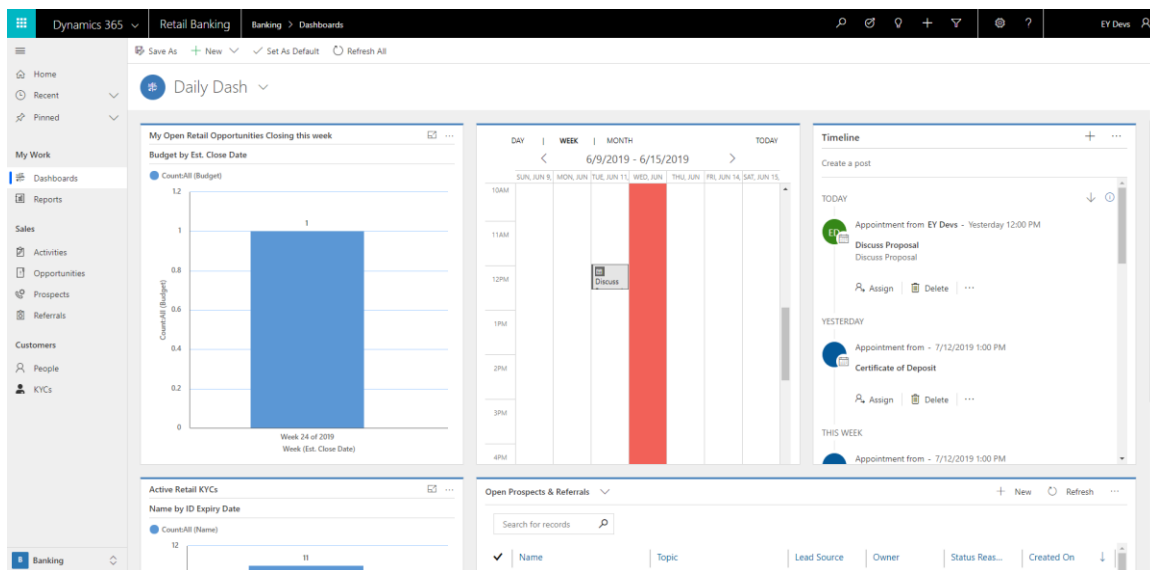
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## Retail Banking Application

The Retail Banking Application is a place where retail banking users can go to gain access to all of the records and reports that they need to manage their day. Relationship Managers, Risk Analysts and Branch Managers can all use this application to perform their necessary job functions.

As a Relationship Manager, when logging into the Retail Banking Application, they are brought directly to the Daily Dash dashboard. On this dashboard, they see all of the necessary things that they need to manage their day including Opportunities that are expected to close, upcoming appointments and new prospects and referrals that may need to be contacted. In this example, there is an upcoming appointment with an existing customer (Betty Welch) regarding a Certificate of Deposit. In order to be prepared for the meeting, the Relationship Manager will review the Customer information. (If you don't start on the daily dash, click the down arrow next to the name and select it.)



The Relationship Manager clicks into Betty Welch record to review Customer information (Retail Person 360 Form). In reviewing the customer information on Betty's record, they can get a better idea of where she stands and if she is a good match for the product she is inquiring about.

In addition to reviewing the profile information, the Relationship Manager clicks on the related tabs within the page to view Betty's financial products. He sees she has a few different financial products with the bank and also notices that her credit score is very high.

Number	Product	Customer	Branch	Available Balance
1033	Checking Account	Betty Welch	6420	\$100,000.0000
1708	Certificate of Deposit	Betty Welch	6420	---
1925	Savings Account	Betty Welch	6420	\$22,000.0000

While looking at the financial products, the Relationship Manager also wants to check on Betty's households and connections. There he sees she's married to Bryon and that she is also connections to a Coffee Shop.

The screenshot shows the Dynamics 365 Retail Banking interface for a customer named Betty Welch. The left sidebar contains navigation options like Home, Recent, Pinned, My Work, Dashboards, Reports, Sales, Activities, Opportunities, Prospects, Referrals, Customers, Persons, and KYCs. The main area has tabs for Profile, Financial Products, Households and Connections, Referrals, KYCs, Interaction History, and Related. The 'Households and Connections' tab is active, displaying a family tree diagram on the left and a table of connections on the right.

**Households**

```
graph TD
    BW[Betty Welch] --- BW2[Bryon Welch]
    BW --- CC[Clare Casey]
    BW --- SU[Stuart Ulmer]
```

**Connections**

Connected To	Role (To)	Description
betty welch	---	---
Betty Welch	---	---
Certificate of Deposit	---	---
Coffee Shop Expans...	---	---

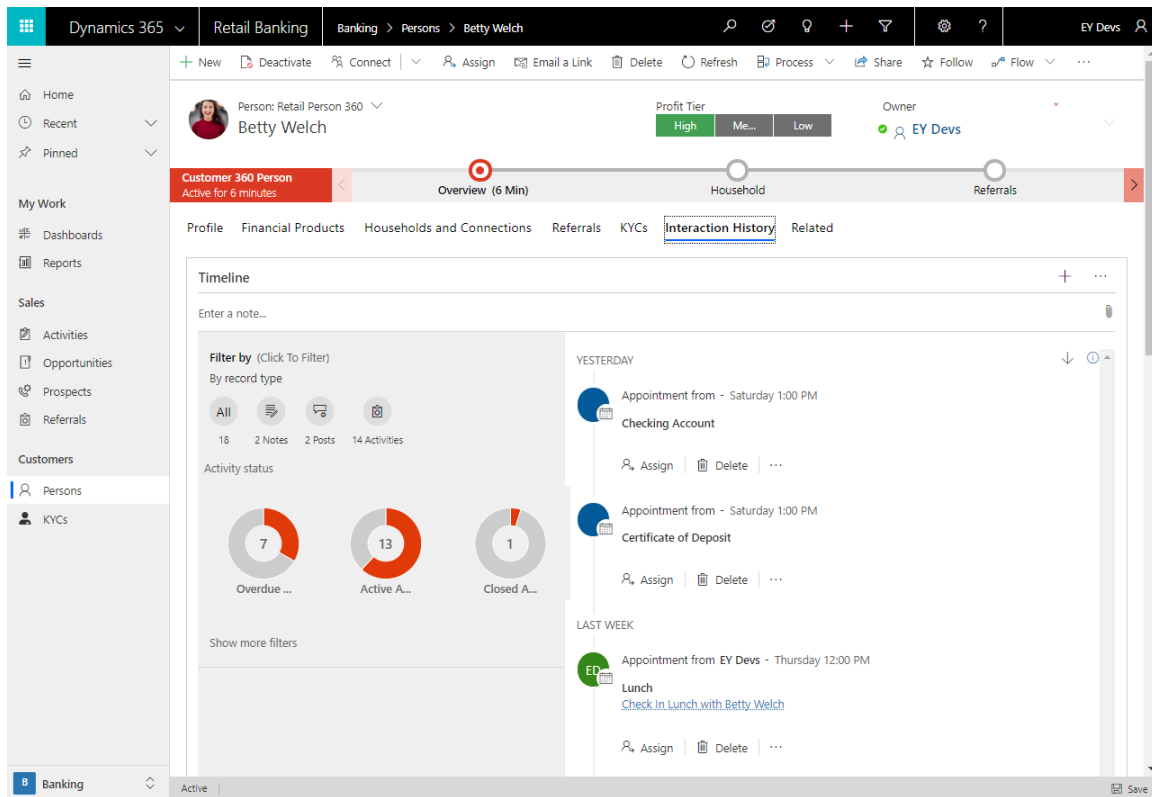
To get a good idea about how Betty is trending, her Know Your Customer or KYC records are also available to see if her risk level has been falling, rising, or stayed the same.

The screenshot shows the Dynamics 365 Retail Banking interface for Betty Welch, with the 'KYCs' tab selected. The main area displays a table of Know Your Customer records.

**KYCs**

Customer	Risk Level	KYC Prepared On	Review Frequency
Betty Welch	Low	4/30/2018	Monthly
Betty Welch	Low	5/30/2018	Monthly
Betty Welch	Low	6/30/2018	Monthly
Betty Welch	Low	7/30/2018	Monthly

Another important piece of viewing Betty's profile is checking her interaction history. Here you can see who has corresponded with Betty and what appointments have been made with her previously.



During the meeting, the Relationship Manager helps Betty work through an application for a Certificate of Deposit. At the end of the appointment, Betty mentioned that the small business they have been working on is in need of a loan. A referral has been captured for the Commercial Loan.

As the relationship manager walks through the steps of the flow, they will validate and collect the necessary information. In the example of Betty Welch, you can click through the steps and see that the data has been filled out for her Certificate of Deposit application.

The screenshot shows the Dynamics 365 interface for a 'Certificate of Deposit' application. The top navigation bar includes 'Dynamics 365', 'Retail Banking', and 'Banking > Persons > Betty Welch'. The left sidebar lists various navigation options like 'Home', 'Recent', 'Pinned', 'My Work', 'Dashboards', 'Reports', 'Sales', 'Activities', 'Opportunities', 'Prospects', 'Referrals', 'Customers', 'Persons', and 'KYCs'. The main content area displays the 'Certificate of Deposit' application for Betty Welch, with a progress bar showing steps: 'Validate Contact Info... (18 Hrs)', 'Start Application', 'Product Information', and 'Close Opportunity'. A dropdown menu is open, showing 'Next Stage' and 'Select Opportunity' options. The 'Personal' section includes fields for First Name (Betty), Last Name (Welch), Middle Name (Elizabeth), Gender (Male), and Employer (AdventureWorks). The 'Address' section shows Address 1: City (Chicago) and Address 1: State/Province (IL). The 'Relationship Information' section is also visible.

The screenshot shows the Dynamics 365 interface for a 'Certificate of Deposit' application. The top navigation bar includes 'Dynamics 365', 'Retail Banking', and 'Banking > Opportunities > Certificate of Deposit'. The left sidebar lists various navigation options like 'Home', 'Recent', 'Pinned', 'My Work', 'Dashboards', 'Reports', 'Sales', 'Activities', 'Opportunities', 'Prospects', 'Referrals', 'Customers', 'Persons', and 'KYCs'. The main content area displays the 'Certificate of Deposit' application for Betty Welch, with a progress bar showing steps: 'Certificate of Deposit Active for 18 hours', 'Validate Contact Information', 'Start Application (2 Min)', 'Product Information', and 'Close Opportunity'. The 'Summary' section includes fields for Topic (Certificate of Deposit), Contact (Betty Welch), Purchase Timeframe (This Quarter), Currency (US Dollar), Budget Amount, Purchase Process (Individual), and Description (Betty would like to purchase a CD). The 'Credit Score' section shows a score of 770. The 'Churn Score' section shows a score of 21.00. The 'Monthly Income' section shows a value of \$5,000.0000. The 'Monthly Liabilities' section shows a value of \$1,000.0000. The 'Debt Burden Ratio' section shows a value of 20.00. The 'Delinquent Amount' section shows a value of \$0.0000.

**Dynamics 365** | Retail Banking | Banking > Opportunities > Certificate of Deposit

Opportunity: Retail Opportunity  
Certificate of Deposit

Est. Close Date: --- | Est. Revenue: ---

**Certificate of Deposit** (Active for 18 hours) | Validate Contact Information | **Start Application** (< 1 Min) | Product Information | Close Opportunity

Summary | **Financial Products** | Interaction History | Related

Financial Products (Customer)

✓	Number	Customer	Branch	Available Balance
	1033	Betty Welch	6420	\$100,000.00
	1708	Betty Welch	6420	
	1925	Betty Welch	6420	\$22,000.0000
	2593	Betty Welch	6420	\$14,330.0000
	8675309	Betty Welch	MDLND	\$12,877.0000

Active for less than one minute

- ✓ Purchase Timeframe: **This Quarter**
- ✓ Purchase Process: **Individual**
- ✓ Description: **Betty would like to purchase a CD**

**Next Stage**

Product Details

Product	---
Requested Amount	---
Interest Rate	---
Cost of Property	---
Down Payment	---
Purpose of Loan	---
Term of Loan	---

Banking | Open | Save

**Dynamics 365** | Retail Banking | Banking > Opportunities > Certificate of Deposit

Opportunity: Retail Opportunity  
Certificate of Deposit

Est. Close Date: --- | Est. Revenue: ---

**Certificate of Deposit** (Active for 18 hours) | Validate Contact Information | Start Application | **Product Information** (< 1 Min) | Close Opportunity

Summary | **Financial Products** | Interaction History | Related

Financial Products (Customer)

✓	Number	Customer	Branch	Available Balance
	1033	Betty Welch	6420	\$100,000.00
	1708	Betty Welch	6420	
	1925	Betty Welch	6420	\$22,000.0000
	2593	Betty Welch	6420	\$14,330.0000
	8675309	Betty Welch	MDLND	\$12,877.0000

Active for less than one minute

- ✓ Product: **Certificate of ...**
- ✓ Requested Amount: **\$15,000.0000**
- ✓ Interest Rate: **3.00**

**Next Stage**

Product Details

Product	---
Requested Amount	---
Interest Rate	---
Cost of Property	---
Down Payment	---
Purpose of Loan	---
Term of Loan	---

Banking | Open | unsaved changes | Save

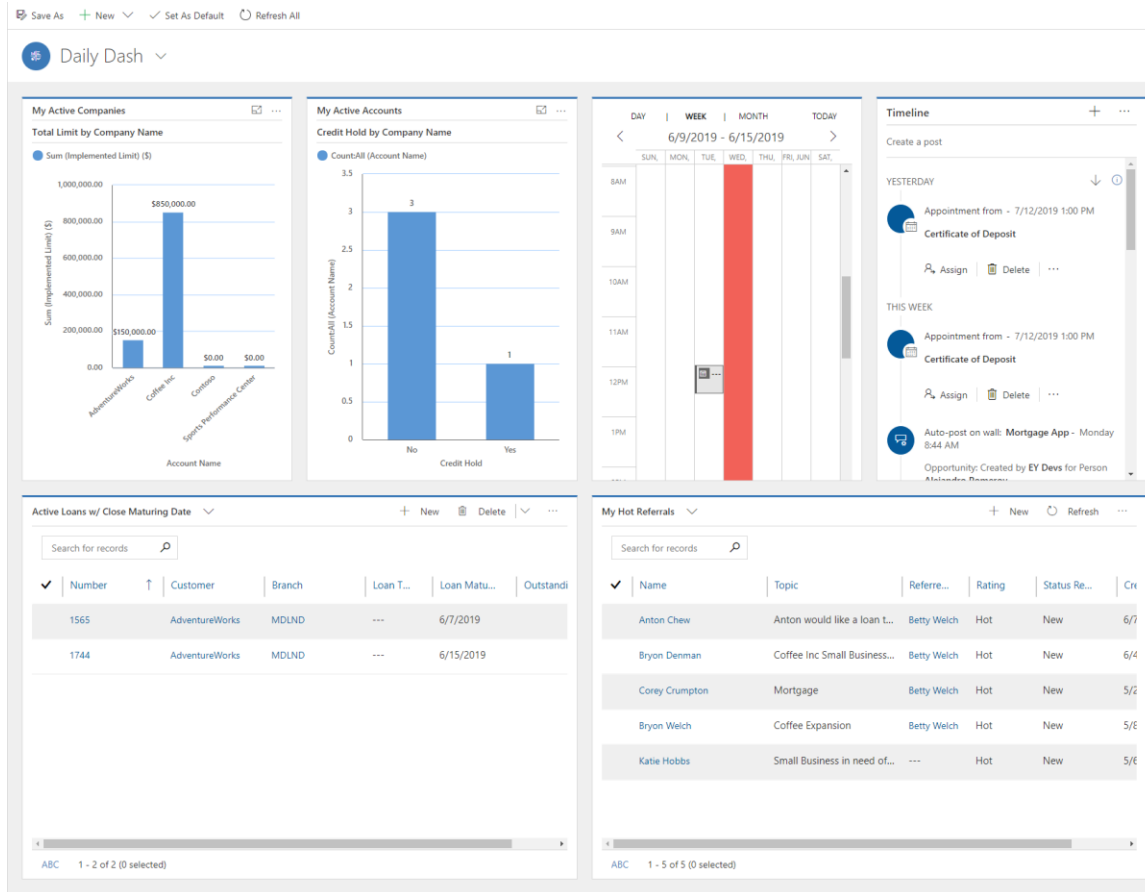




# Commercial Banking Application

The Commercial Banking Application is a place where commercial banking users can go to gain access to all of the records and reports that they need to manage their day. Relationship Managers, Credit Analysts, Loan Officers and Branch Managers can all use this application to perform their necessary job functions.

The Commercial Relationship Manager logs in to view the Daily Dash and see what her day and Companies look like. This dashboard gives her all of her daily tasks and immediate action items at a glance. The dashboard shows the referral from the Retail Relationship manager and the meeting with Betty Welch. You can click into the Bryon Welch Referral for more details.



From the Contact Bryon Welch, a user can simply click the Company name to select the Coffee Inc Company and view those details as well. In this example, Bryon Welch from Coffee Inc is looking for a new commercial loan.

**Commercial Deal** Active for 12 days

**Summary** | Contacts and Connections | Facilities | KYCs | Address Details | Interaction History | Related

**ACCOUNT INFORMATION**

Account Name: **Coffee Inc**

Profit Tier: **High** (Medium, Low)

Phone: (888) 555-1099

Website: <https://www.coffeeinc.com>

Primary Account: ---

Enrollment Branch: **6420**

Industry: **Eating and Drinking Places**

Credit Hold: **No**

Primary Contact: **Bryon Welch**

Email: [bryon.welch@contoso.com](mailto:bryon.welch@contoso.com)

Business: 555-555-0111

**REVIEW INFORMATION**

Annual Review Date: 9/7/2019

Bank's YTD Revenue: **\$2,000,000.0000**

Company Turnover in the last year: **\$0.0000**

Risk Rating: **B**

**Active Financial Products**

Product by Outstanding Total Amount...

Commercial Mortgage: \$43,678.31

Equipment Finance: \$21,099.81

\$789,814.41

As part of the process, the Commercial Relationship Manager will then review the financial information of Coffee Inc. They currently have a total limit of \$1,000,000 and have implemented \$850,000. So, any loan would have to fit into the remaining limit amount.

**Commercial Deal** Active for 12 days

**Summary** | Contacts and Connections | **Facilities** | KYCs | Address Details | Interaction History | Related

**MIS**

Total Deposits: **\$0.0000**  
Last updated: 6/11/2019 6:25 PM

Total Loans: **\$854,592.53**  
Last updated: 6/11/2019 6:25 PM

Return on Capital: **80.00**

Company's Profit in the Last Year: **\$400,000.0000**

Total Past Due: **\$0.0000**

Past Due Since: ---

Days Past Due: **0**

**LIMITS**

Implemented Limit: **\$850,000.00**  
Last updated: 6/11/2019 6:25 PM

Utilized Limit: **\$20000**  
Last updated: 6/11/2019 6:25 PM

Available Limit: **\$20000**  
Last updated: 6/11/2019 6:25 PM

Total Limit: **\$1,000,000.0000**

Limit Review Date: 8/3/2019

Number	Product	Customer	Branch	Available B...
154845	Small Bus...	Coffee Inc	MD/LND	
54785	Equipment...	Coffee Inc	South Loop	
548956	Small Bus...	Coffee Inc	South Loop	
654984	Commer...	Coffee Inc	South Loop	

The Commercial Relationship Manager will then review the Know Your Customer or KYCs on Coffee Inc. and get a sense for whether or not Coffee Inc. is trending upwards or downwards when it comes to risk.

The screenshot shows the Dynamics 365 Commercial Banking interface for a company named "Coffee Inc.". The top navigation bar includes "Dynamics 365", "Commercial Banking", and "Banking > Companies > Coffee Inc.". The left sidebar contains navigation options like Home, Recent, Pinned, My Work, Dashboards, Reports, Sales, Activities, Deals, Prospects, Referrals, Customers, Companies, and KYCs. The main content area displays a timeline of activities for the company, with a red circle highlighting the "Commercial Deal" step. Below the timeline, there is a table of KYC records.

Customer	Risk Level	KYC Prepared On	Review Frequency
Coffee Inc.	Low	6/5/2017	Monthly
Coffee Inc.	Low	8/7/2017	Monthly
Coffee Inc.	Low	9/7/2017	Monthly
Coffee Inc.	Low	10/7/2017	Monthly

At the bottom of the table, it indicates "1 - 4 of 12 (0 selected)".

The interaction history between Coffee Inc. and other relationship managers at the bank is also available. This helps provide a good view for what has been done and communicated with Coffee Inc.

The screenshot shows the Dynamics 365 Commercial Banking interface for a company named "Coffee Inc.". The top navigation bar includes "Dynamics 365", "Commercial Banking", and "Banking > Companies > Coffee Inc.". The left sidebar contains navigation options like Home, Recent, Pinned, My Work, Dashboards, Reports, Sales, Activities, Deals, Prospects, Referrals, Customers, Companies, and KYCs. The main content area displays a timeline of activities for the company, with a red circle highlighting the "Commercial Deal" step. Below the timeline, there is a filter section and a table of activities.

**Filter by (Click To Filter)**

By record type

All 32 10 Posts 22 Activities

Activity status

11 Overdue ... 21 Active A... 1 Closed A...

Show more filters

**TODAY**

Appointment from EY Devs - Yesterday 12:00 PM

Discuss Proposal

Discuss Proposal

Assign Delete ...

**YESTERDAY**

Appointment from - 7/12/2019 1:00 PM

Certificate of Deposit

Assign Delete ...

**THIS WEEK**

Appointment from - 7/12/2019 1:00 PM

Certificate of Deposit

From the Company Form, you can review the steps for the Commercial Deal application. In this example, you can click on each step and see what key fields are captured along with viewing the different parts of the opportunity such requested facilities.

**Dynamics 365** | **Commercial Banking** | Banking > Companies > Coffee Inc

COMPANY  
**Coffee Inc**

Annual Revenue: \$800,000.00 | Number of Employees: 6

**Commercial Deal** (Active for 4 days) | **Validate Company Inf...** (23 Hrs) | Start Application | Enter Requested Facilities | Gather Documents

**Summary** | Contacts and Connections | Interaction History | Related

**ACCOUNT INFORMATION**


- Account Name: **Coffee Inc**
- Profit Tier: **High** | Medium
- Phone: (888) 555-1099
- Website: <https://www.coffeeinc.com>
- Primary Account: ---
- Enrollment Branch: 6420
- Industry: **Eating and Drinking Places**
- Primary Contact: [Bryon Welch](#)

**REVIEW INFORMATION**

- Annual Review Date: 9/7/2019
- Bank's YTD Revenue: **\$2,000,000.0000**
- Company Turnover in the last Year: **\$0.0000**
- Risk Rating: **8**

**Active Financial Products**

Product by Outstanding Total A...



**Dynamics 365** | **Commercial Banking** | Banking > Deals > Coffee Shop Additions

OPPORTUNITY  
**Coffee Shop Additions**

Est. Close Date: --- | Est. Revenue: ---

**Commercial Deal** (Active for 4 days) | **Validate Company Information** | **Start Appli...** (< 1 Min) | Enter Requested Facilities | Gather Documents

**Summary** | Financial Products | Requested Facilities | Interaction History

**Topic**: Coffee Shop Additions

**Account**: [Coffee Inc](#)

**Purchase Timeframe**: Immediate

**Currency**: [US Dollar](#)

**Budget Amount**: \$25,000.00

**Purchase Process**: Individual

**Description**: Coffee Inc would like to expand their current shop.

**Start Appli...** (< 1 Min) | Active for less than one minute

- Purchase Timeframe: **Immediate**
- Budget Amount: **\$25,000.00**
- Purchase Process: **Individual**
- Description: **Coffee Inc would like to**

**Bank's YTD Revenue**: \$2,000,000.0000

**Company's Profit in the Last Year**: \$400,000.0000

**Company Turnover in the last Year**: \$0.0000

**Total Past Due**: \$0.0000

**Past Due Since**: ---

**Total Deposits**: \$0.0000

**Last updated**: 6/3/2019 3:36 PM

**Total Loans**: \$854,592.53

**Last updated**: 6/3/2019 1:25 PM

Dynamics 365

Commercial Banking

Banking > Opportunities > Coffee Shop Expansion

EY Devs

Home

Recent

Pinned

My Work

Dashboards

Reports

Sales

Activities

Opportunities

Prospects

Referrals

Customers

Companies

KYCs

OPPORTUNITY

Coffee Shop Expansion

Est. Close Date

5/9/2019

Est. Revenue

\$25,000.00

Commercial Deal

Active for 9 minutes

<

Validate Company Information

Start Application

Enter Requested Facilities

Gather Docu... (< 1 Min)

>

Summary

Banking

Dynamic Product Details

Interaction History

Related

Requested Facilities (Opportunity)

✓

Name

↑

Created On

Business Checking Account

5/7/2019 3:45 PM

Small Business Loan

5/7/2019 3:47 PM

Active for less than one minute

✕

✓ Status Reason

Gathering

<

Next Stage

>

Banking

Open

unsaved changes

Save

## Branch Manager Reporting

A Branch Manager may want to review all of the Applications and the progress over time. In this case, they can review the Application Overview Dashboard from Power BI within CRM in the Retail or Commercial Banking Applications.

