



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.

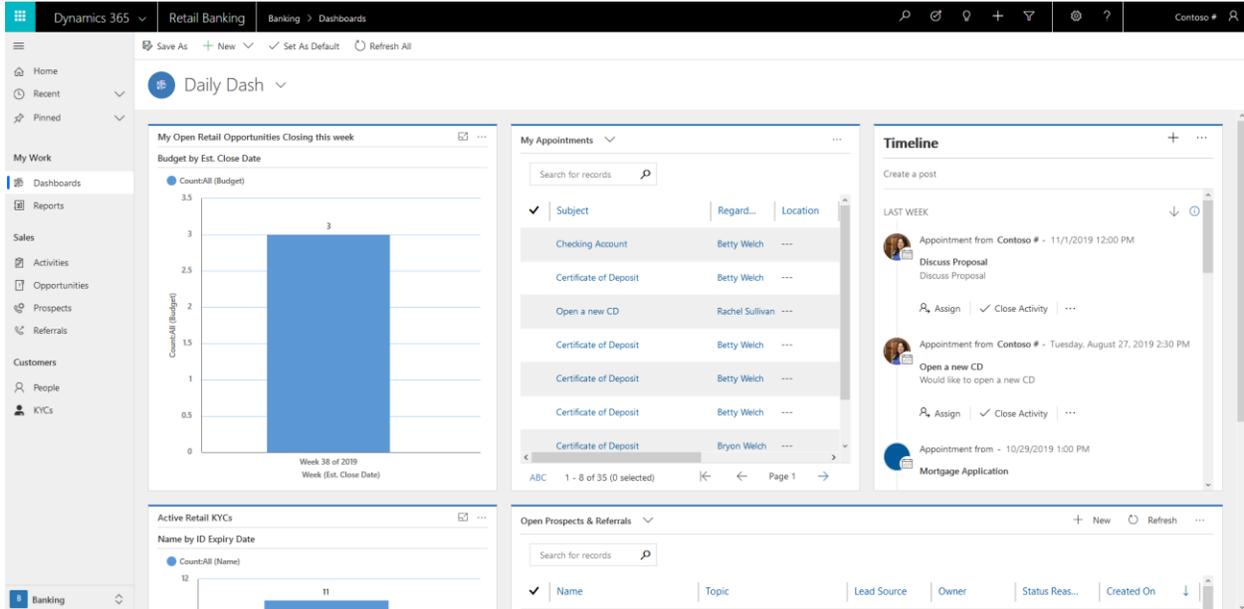
Personas

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

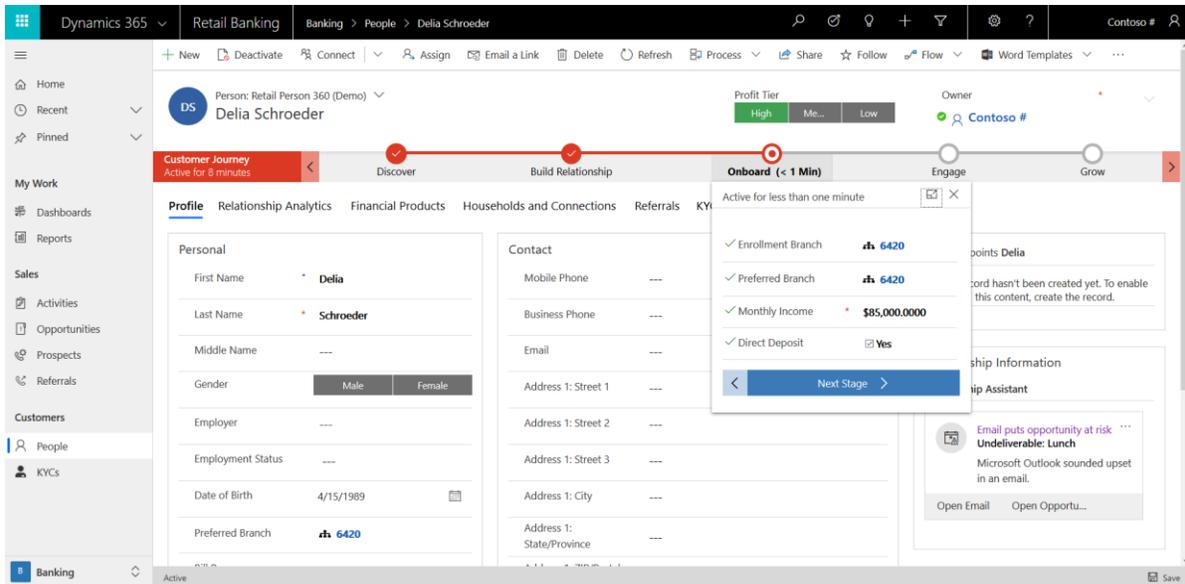
1. Loan Officer
 - a. The Loan Officer will use the system to facilitate loans on both the Retail and Commercial side. They will use the both loan application flows to standardize applications.
2. Risk Officer
 - a. The Risk Manager will use the system to work with the People and Companies who may be 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

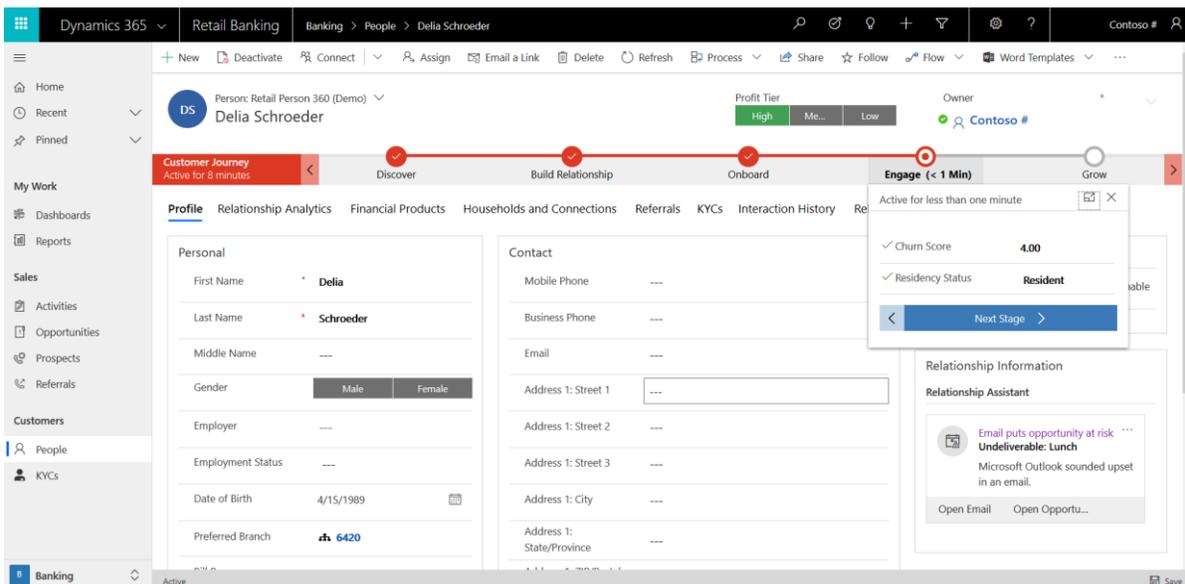
Retail Daily Start



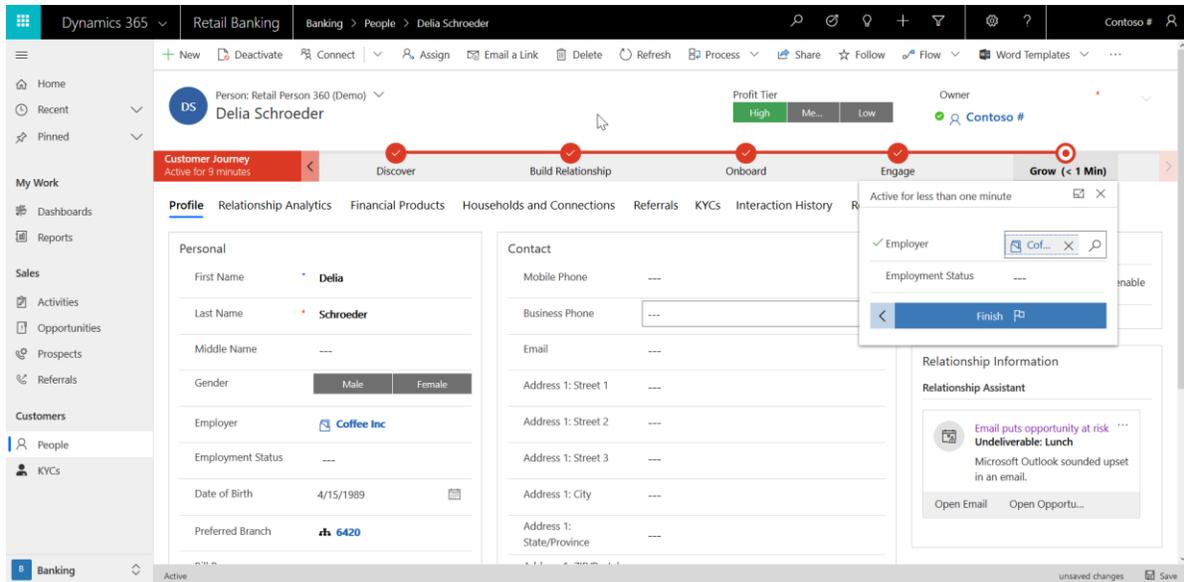
The Retail Relationship Manager sits down and logs into their computer. They login to dynamics to get a high-level overview of their day, along with important charts like any Opportunities scheduled to close this week and KYCs with Expiring ID Dates by Month. The Manager will also be able to see a timeline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



3. 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.



4. 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

The screenshot shows the Dynamics 365 interface for a customer named Delia Schroeder. The top navigation bar includes 'Dynamics 365', 'Retail Banking', and 'Banking > People > Delia Schroeder'. The main content area displays the 'KYCs' tab, which is currently empty, showing a table with columns for 'Customer', 'Risk Level', 'KYC Prepared On', and 'Review Frequency'. A '+ New KYC' button is visible in the top right corner of the table area. The left sidebar shows the navigation menu with 'People' and 'KYCs' selected.

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

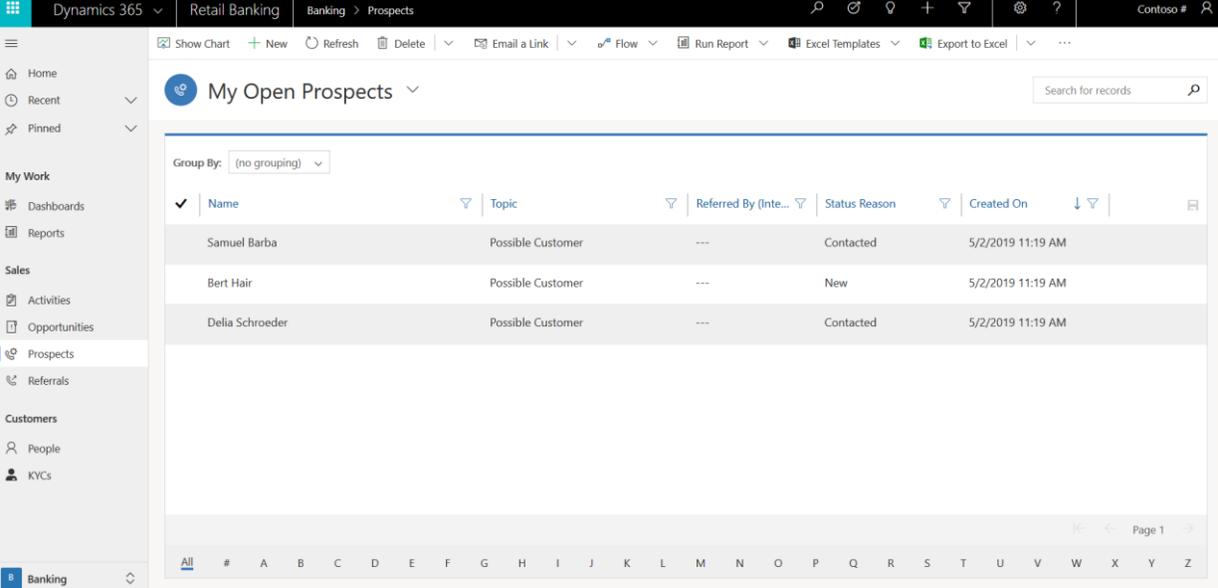
2. After clicking the Add New KYC button, a quick create form appears on the screen where you can enter in much of the information needed by the KYC. They can always go to the KYC and add information.

The screenshot displays the Microsoft Dynamics 365 interface for a person named Delia Schroeder. At the top, the navigation bar shows 'Retail Banking' and 'Banking > People > Delia Schroeder'. Below this, a 'Customer Journey' timeline is visible with stages: Discover, Build Relationship, Onboard, Engage, and Grow (2 Min). The 'KYCs' sub-grid is active, showing a table with the following data:

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

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.

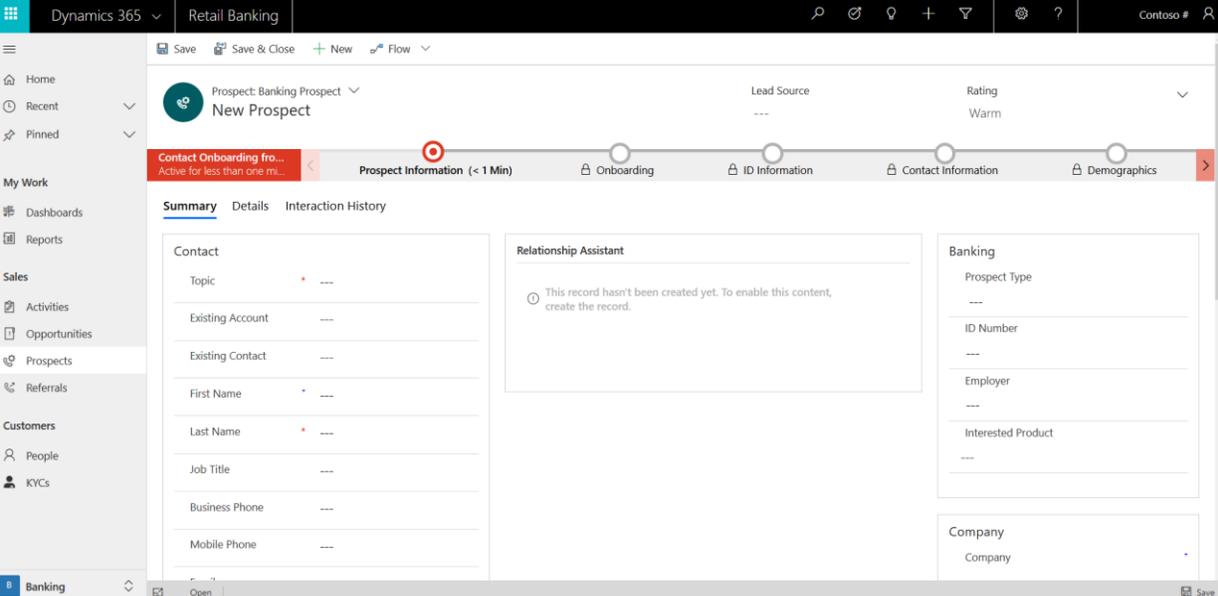
New Prospects



The screenshot shows the Dynamics 365 interface for 'My Open Prospects'. The table contains the following data:

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

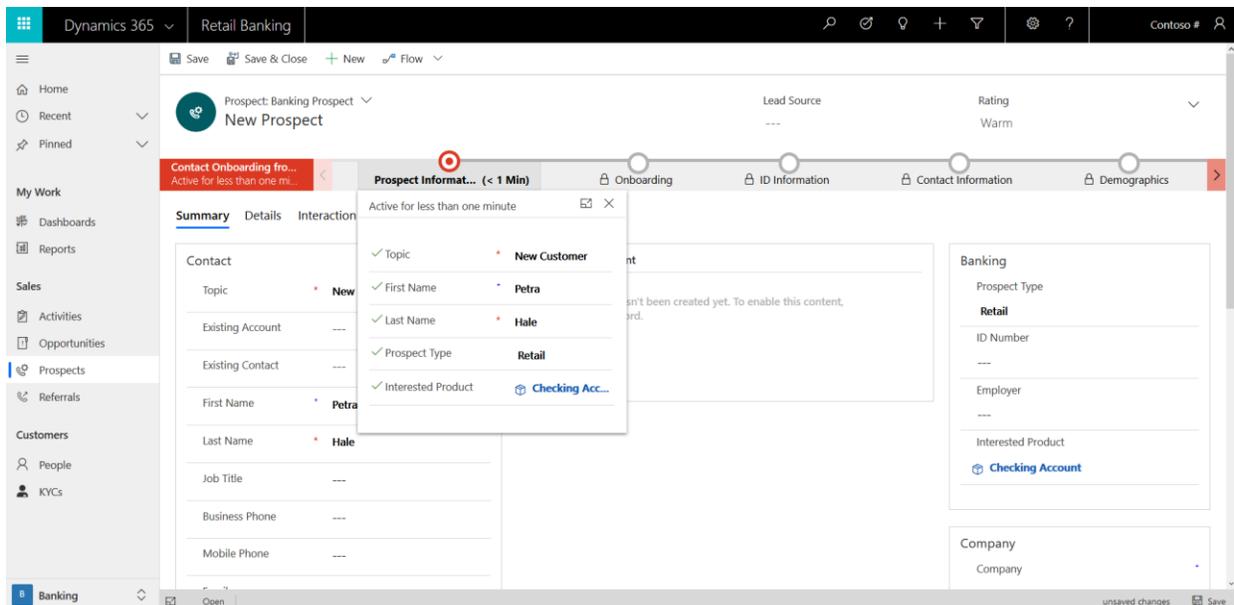
1. If your role has access to Prospects, you will need to create them to add new customers to the system. When Creating a new Prospect, you start on the Prospect page and click “+ New” in the top left.



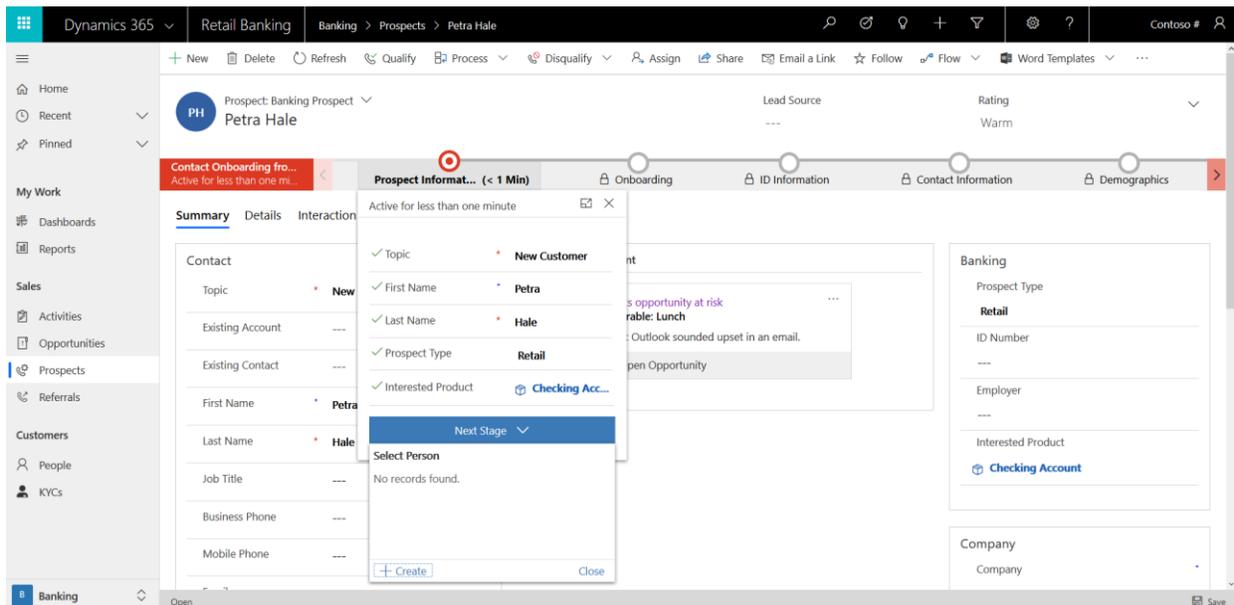
The screenshot shows the Dynamics 365 'New Prospect' form. The 'Prospect Information' step is active, indicated by a red circle and a red bar at the top. The form includes the following sections:

- Contact**: Fields for Topic, Existing Account, Existing Contact, First Name, Last Name, Job Title, Business Phone, and Mobile Phone.
- Relationship Assistant**: A message stating 'This record hasn't been created yet. To enable this content, create the record.'
- Banking**: Fields for Prospect Type, ID Number, Employer, and Interested Product.
- Company**: Field for Company.

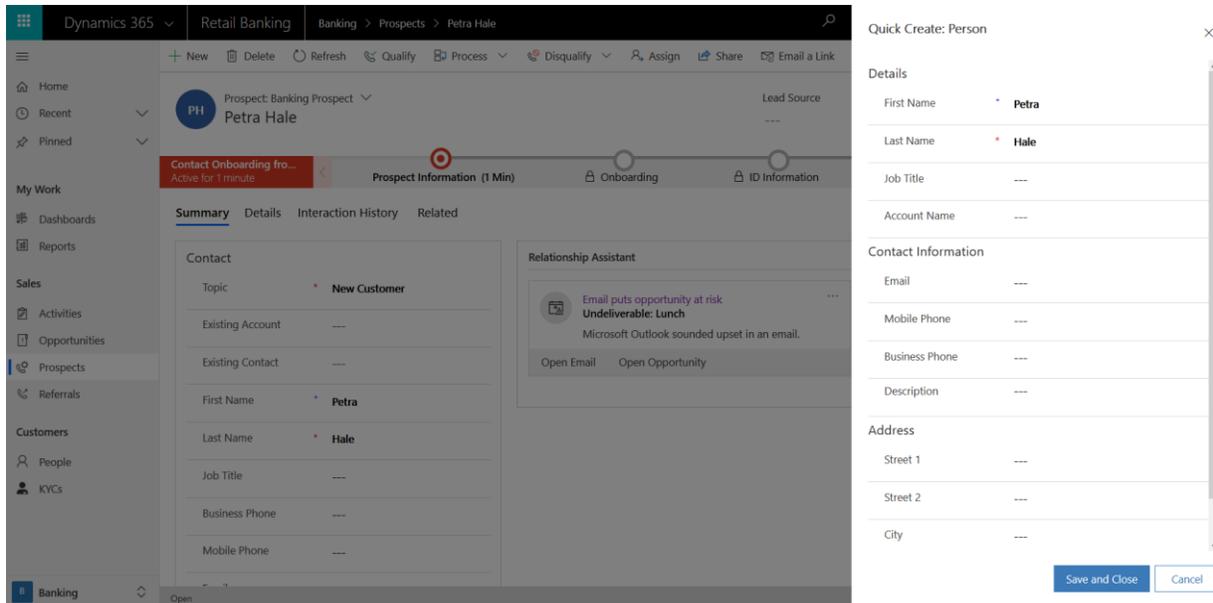
2. From there you are taken to the new Prospect page where you can add the required fields Topic, First Name and Last Name then save the record to start the Onboarding process.



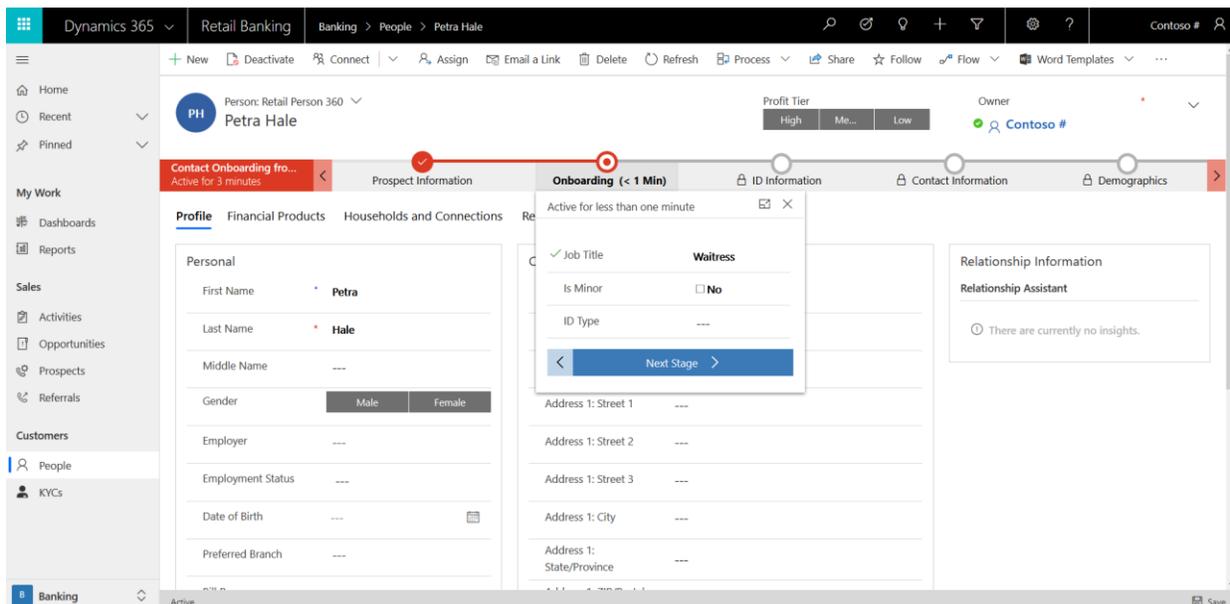
3. In the first stage you will have the potential customer provide information such as what type of Prospect it is and the Product the new customer is interested in.



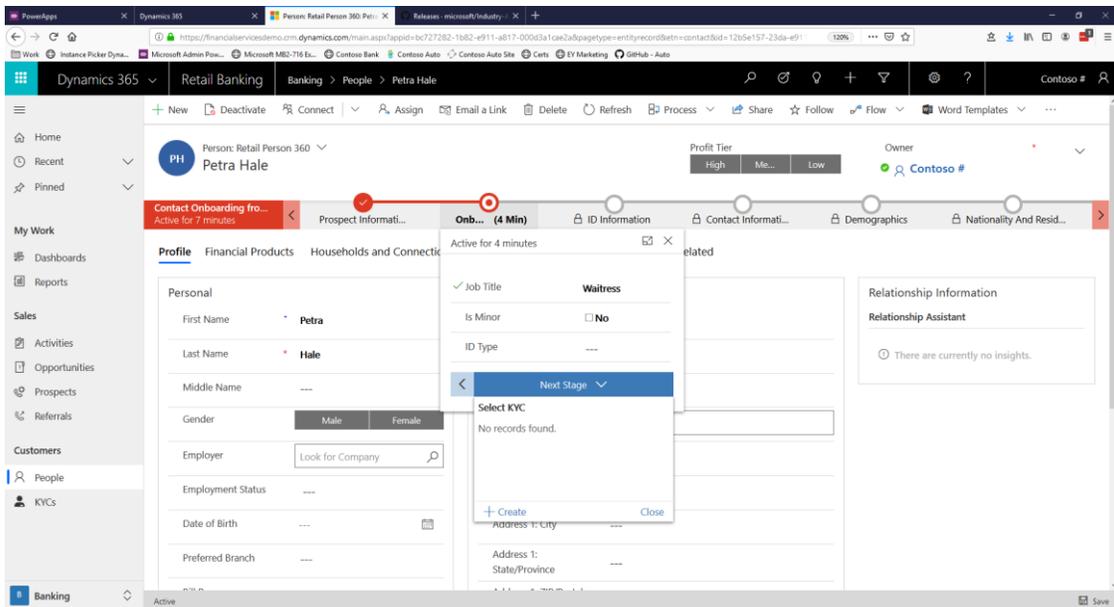
4. In the next stage, you will create a new Person record if the customer doesn't exist in the system. If the customer does exist, then you can choose the name from the drop down.



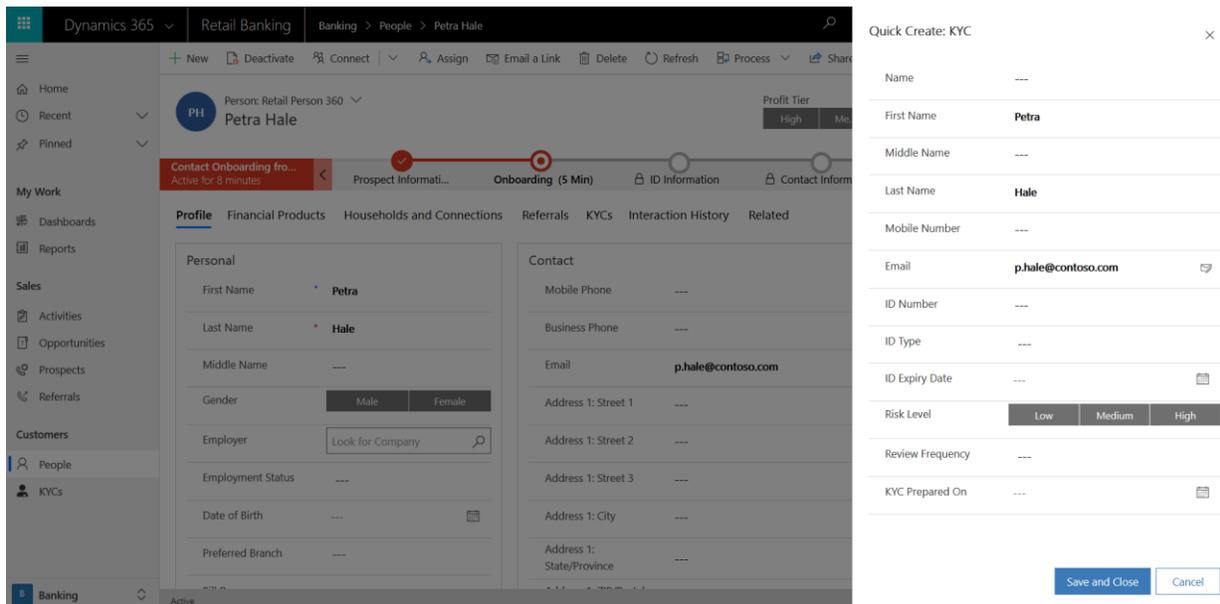
- Adding a new Person from the Prospect page will bring up a new form where you can gather other high level information about new Person coming into the bank.



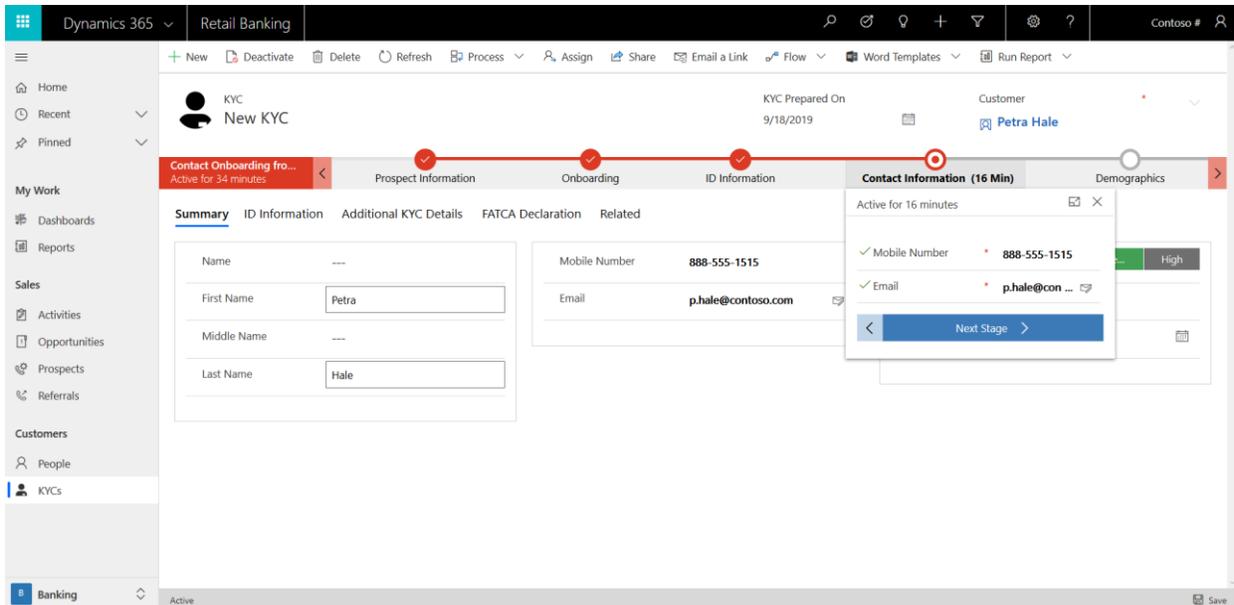
- The next steps will be gathering information from the Person that is required needed by the Person 360 form. Onboarding requires Job Title, if they are a minor, and their ID Type.



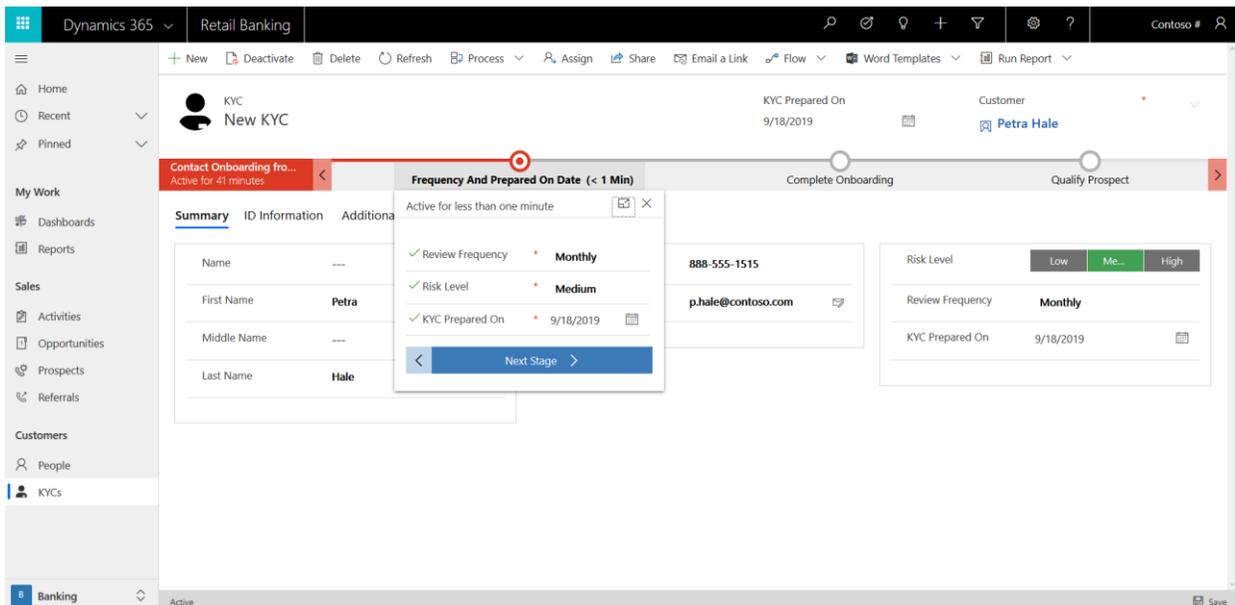
7. After entering in the initial Onboarding information, you will create the Person's first KYC in order to gather some risk assessment information about them.



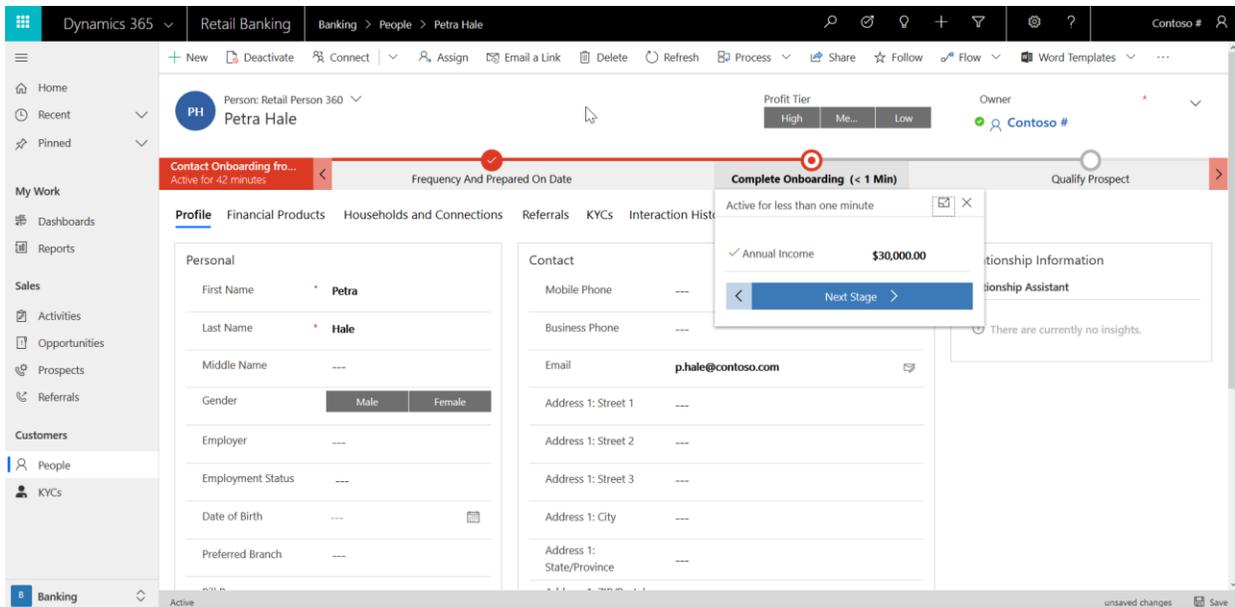
8. You will see a new form appears on the screen where you can enter in much of the information needed by the KYC. If any information needs to be added or updated, you can find the KYCs on the Person 360 record.



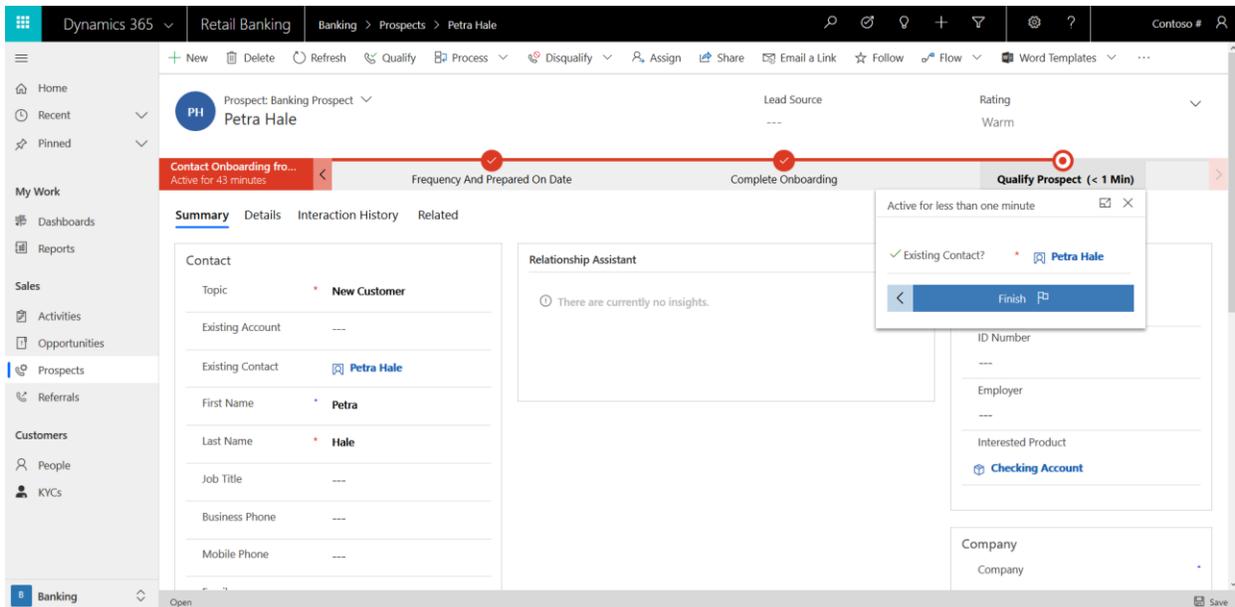
9. After creating the KYC, you will have to make sure that the Person has a mobile number and an email associated.



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.

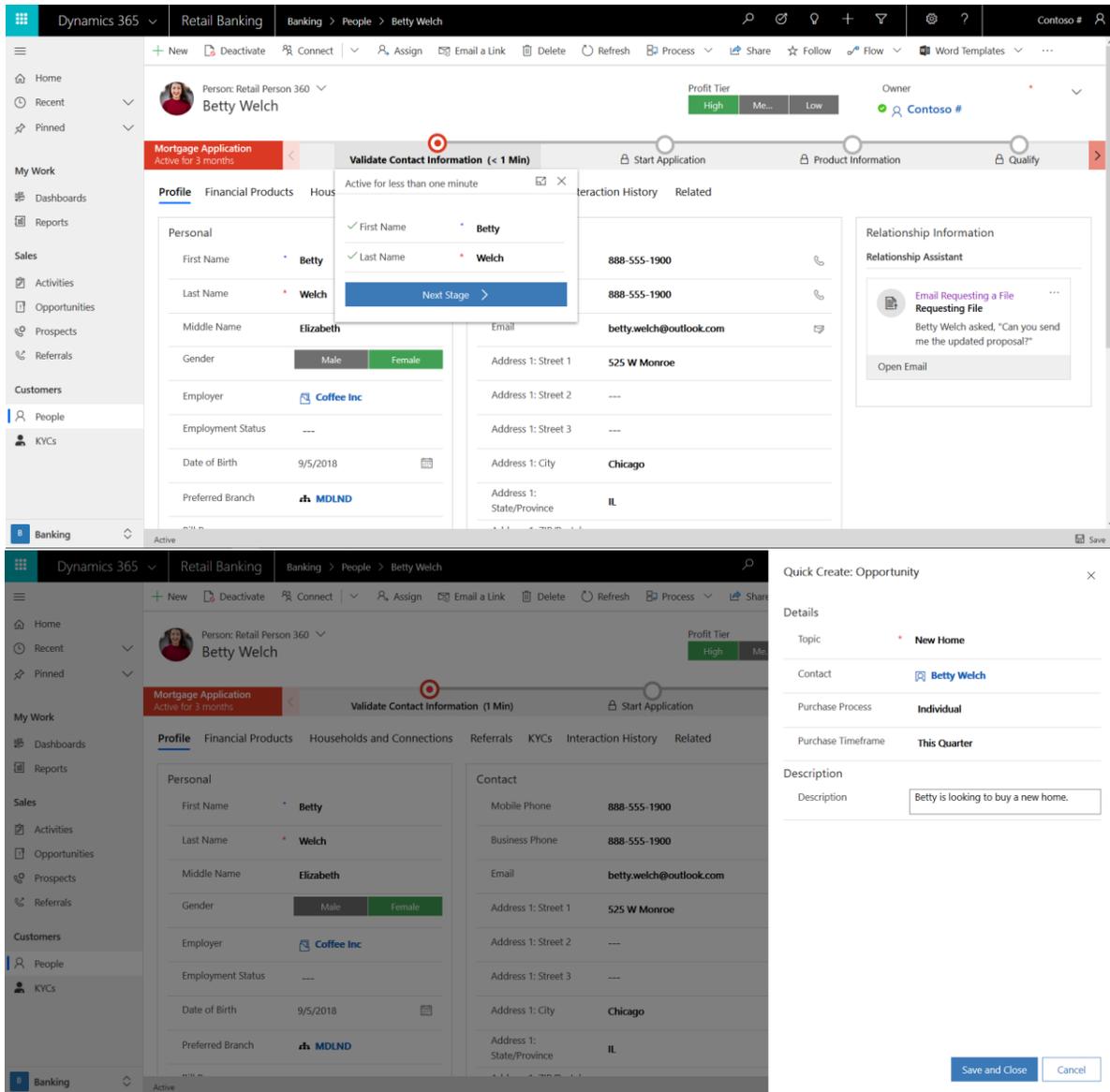


11. When you come back to the person form, you will need to add the person's annual income. After their income is added, you can move back to the prospect form.

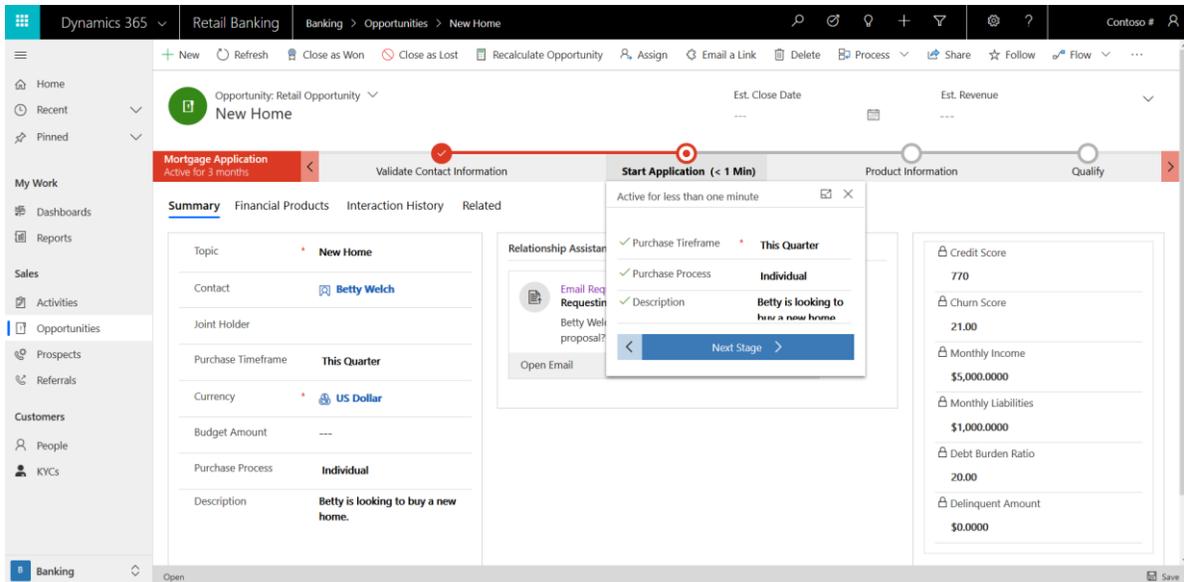


12. On the prospect page, you will then need to finish the business process flow, and qualify the prospect to make it an opportunity. Turning the prospect into an opportunity will help when we are applying the Person to for a loan or any other financial products. The qualify button is the fourth button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

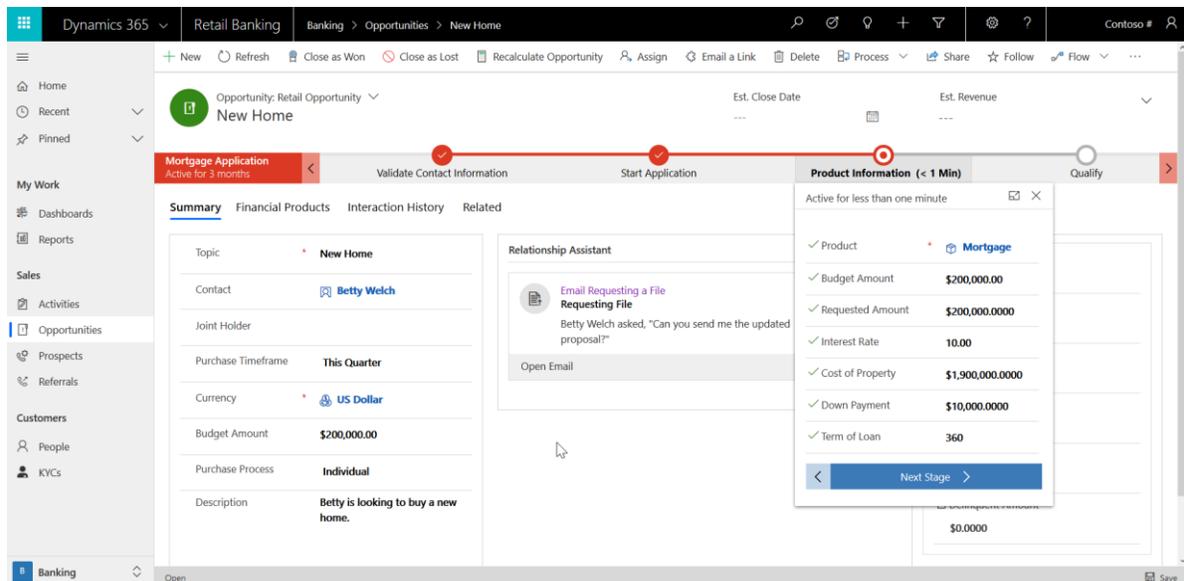
New Mortgage



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.

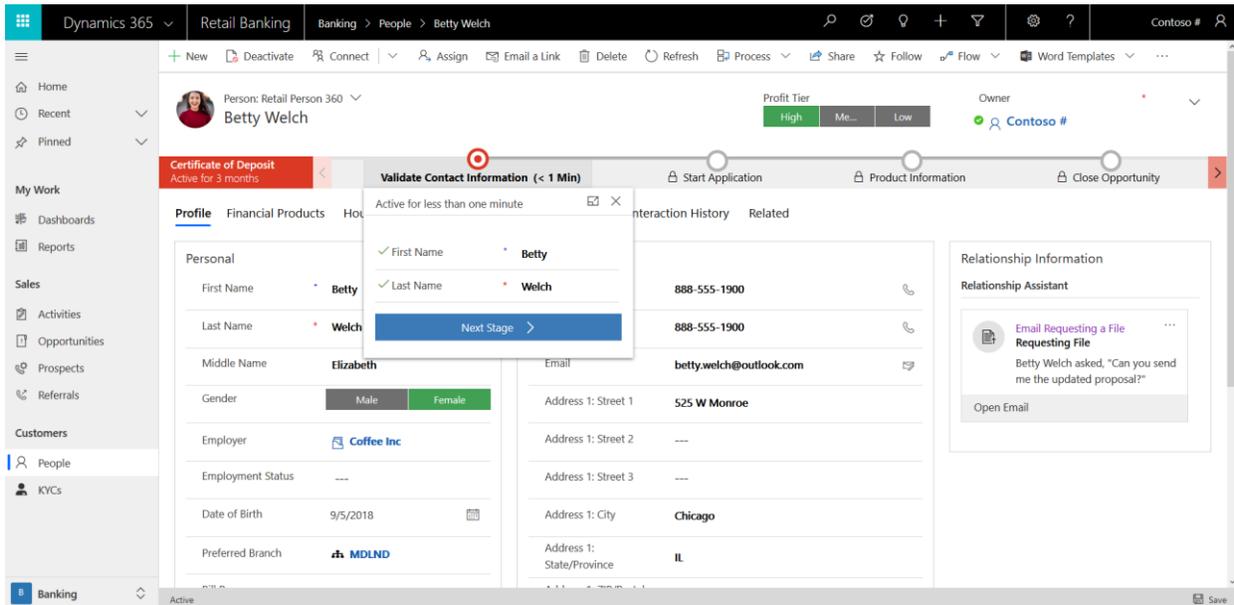
The screenshot displays the Dynamics 365 interface for a mortgage application. The main view shows a process flow with four stages: 'Mortgage Application' (Active for 3 months), 'Validate Contact Information', 'Start Application', and 'Product Information'. The current stage is 'Qualify (< 1 Min)'. A tooltip over the 'Finish' button shows the 'Status Reason' set to 'Finalizing Deal'. The 'Summary' tab is active, showing details for the opportunity 'New Home'.

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.

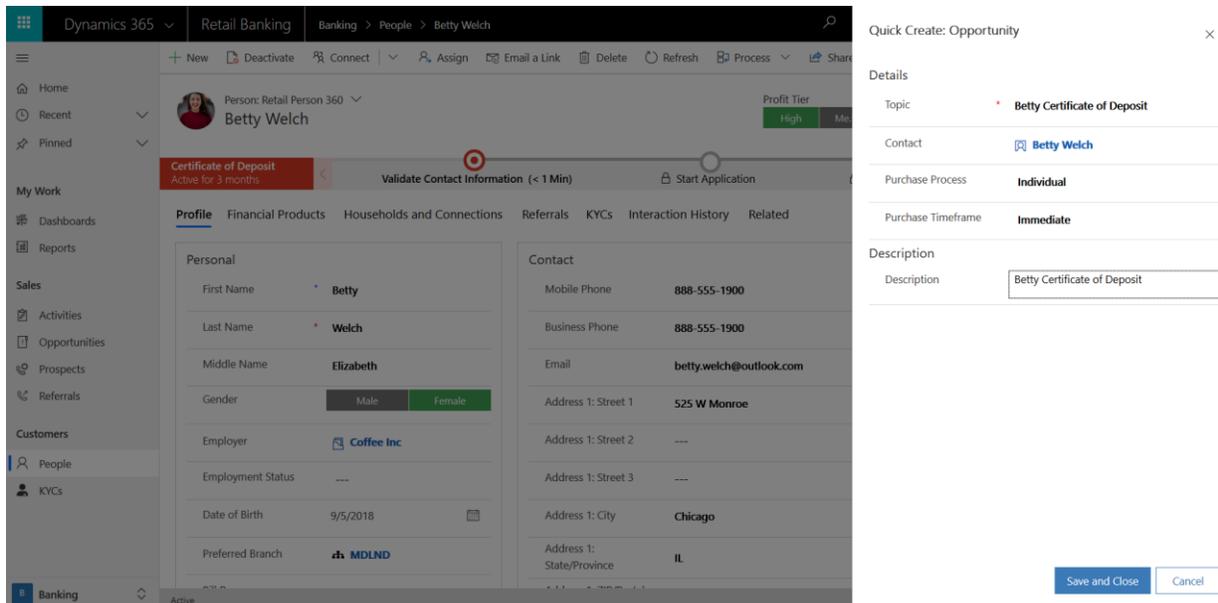
Field	Value
Monthly Income	\$5,000.0000
Monthly Liabilities	\$1,000.0000
Debt Burden Ratio	20.00
Delinquent Amount	\$0.0000

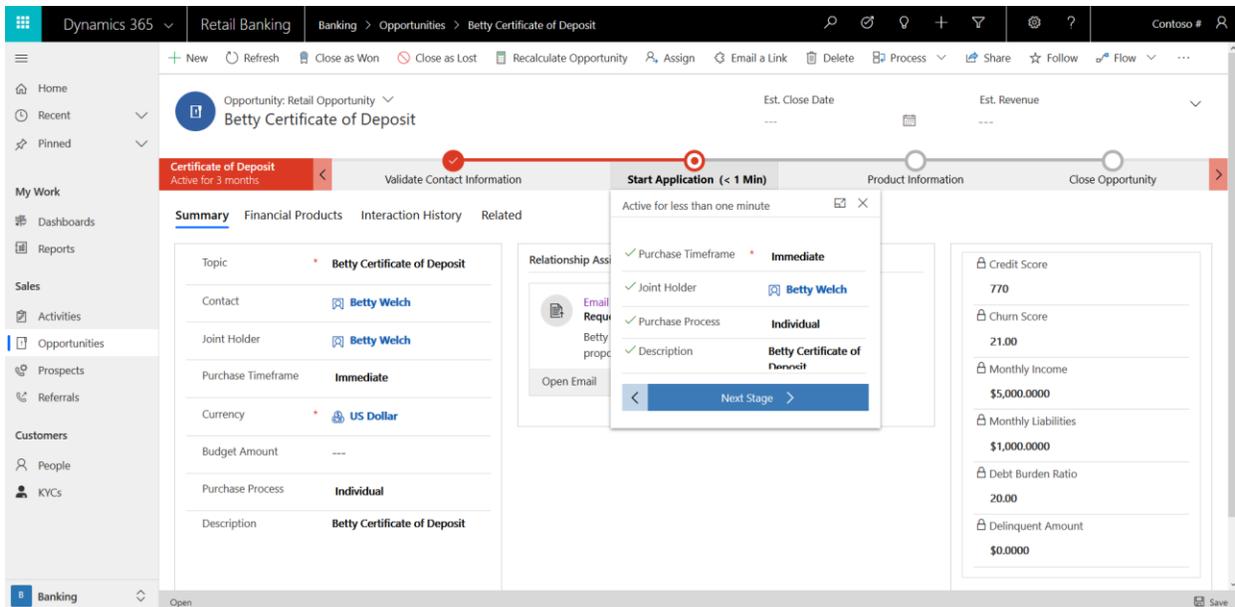
- The last step in the application process is closing the opportunity. From here we finish the business process flow, set the status reason to finalizing deal, and close the opportunity as either won or lost. If Won, you can create a financial product of a mortgage for the customer.

New Certificate of Deposit

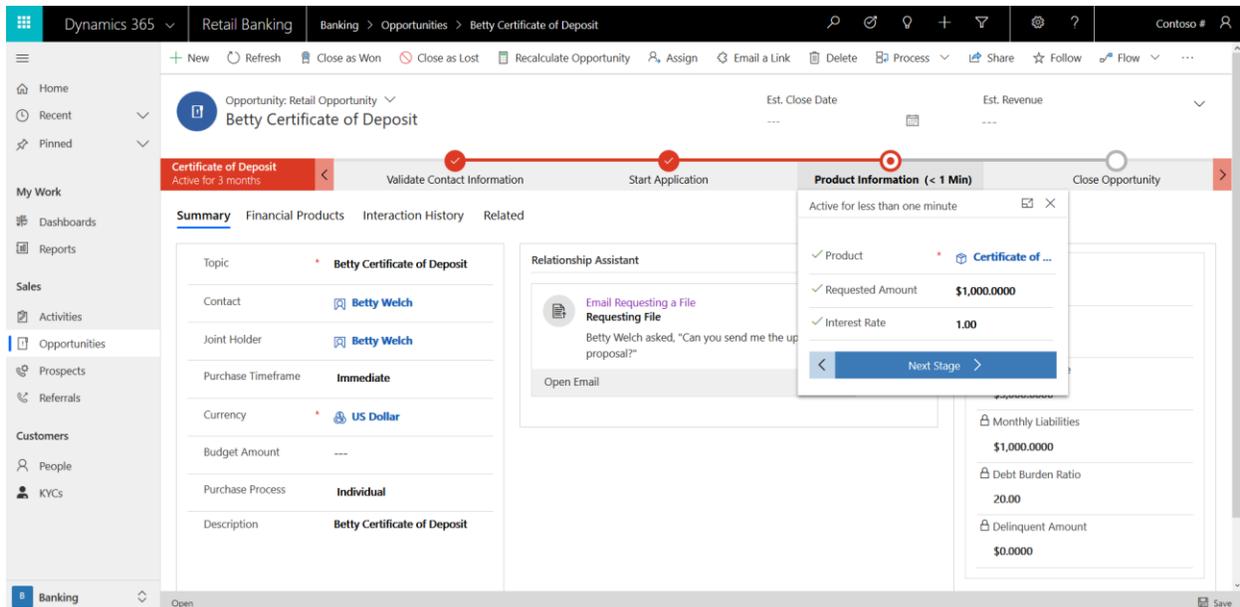


1. When creating a new certificate of deposit, the Loan Officer will begin by checking the contact information and validating it with the Person purchasing one. If the opportunity has been created by qualifying a prospect, then you can choose it from the drop down when clicking Next Stage.
 - a. If the 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, requested amount, and interest rate.

The screenshot displays the Dynamics 365 interface for a 'Betty Certificate of Deposit' opportunity. The top navigation bar shows 'Retail Banking' and 'Banking > Opportunities > Betty Certificate of Deposit'. The main content area features a process flow with steps: 'Validate Contact Information', 'Start Application', 'Product Information', and 'Close Opportunity (34 Min)'. A summary table lists details for the opportunity, and a relationship assistant shows an email request for a file. A financial data panel on the right lists metrics like Monthly Income and Liabilities.

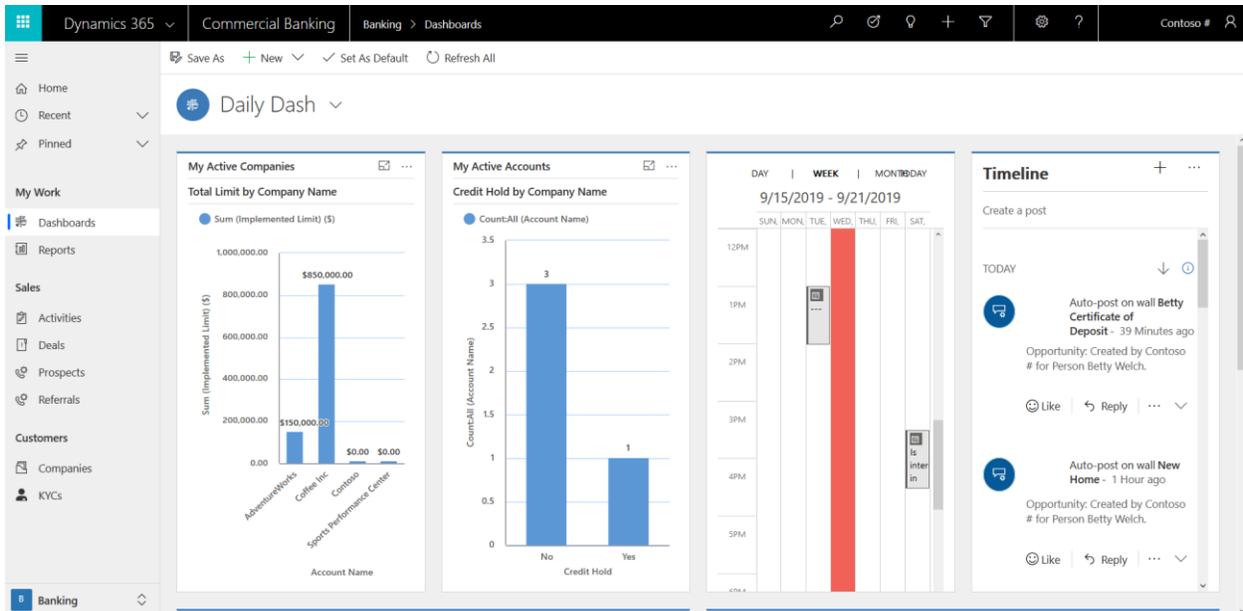
Topic	Betty Certificate of Deposit
Contact	Betty Welch
Joint Holder	Betty Welch
Purchase Timeframe	Immediate
Currency	US Dollar
Budget Amount	---
Purchase Process	Individual
Description	Betty Certificate of Deposit

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.

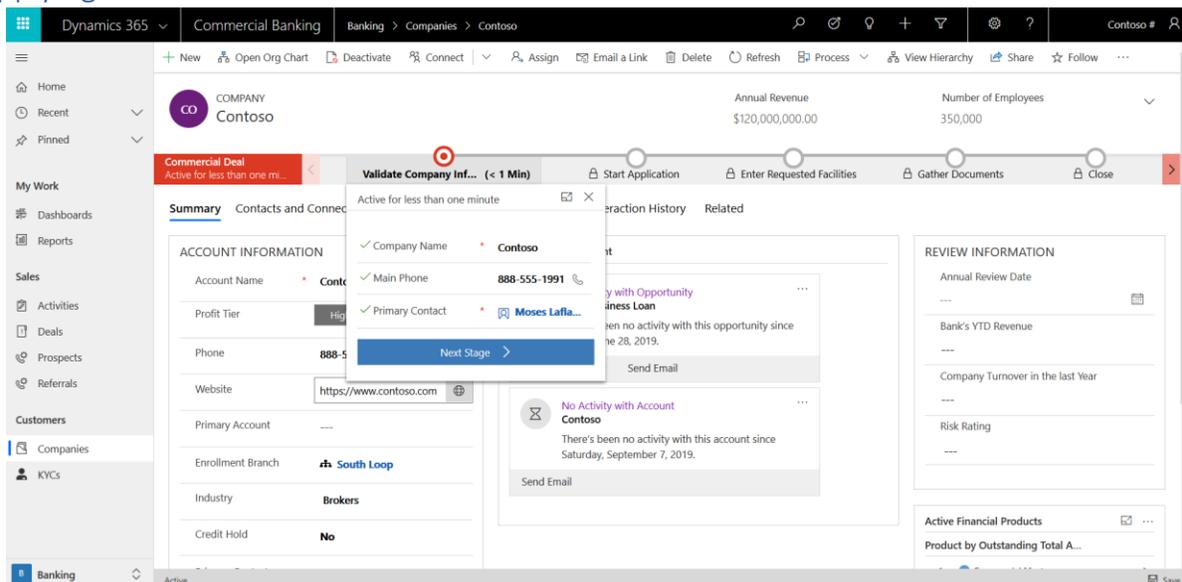
Commercial

Commercial Daily Start

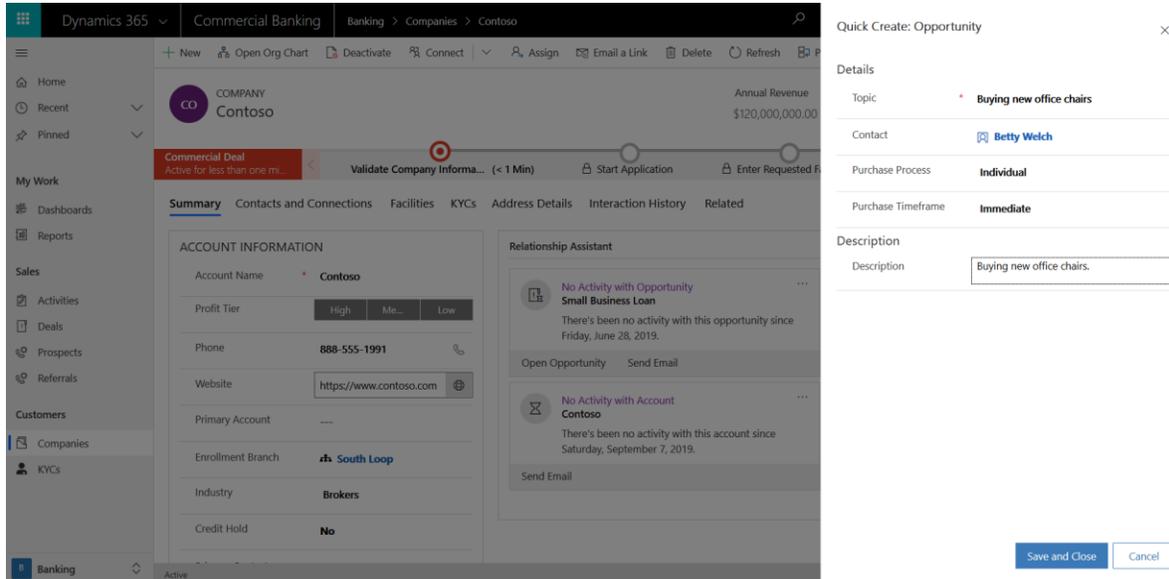


On the Today's Insights Dashboard, a Relationship Manager would use this to get a view at their Companies and loans they have active. In the top row they will be able to see any Active Companies they are working with on a day to day. To the right of that they would look over and see their Timeline that 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.

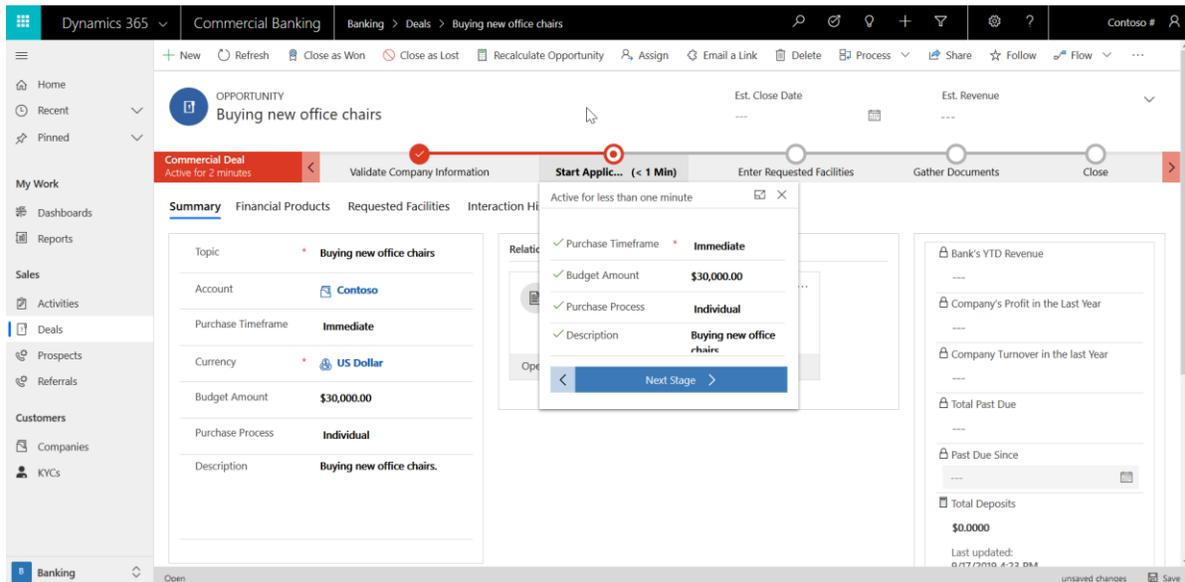
Applying for a New Loan



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

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

Commercial Deal (Active for 3 minutes)

Process Flow: Validate Company Information (Completed) | Start Application (Completed) | **Enter Requested Fa... (< 1 Min)** | Gather Documents | Close

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

Topic: **Buying new office chairs**

Account: **Contoso**

Purchase Timeframe: **Immediate**

Currency: **US Dollar**

Budget Amount: **\$30,000.00**

Purchase Process: **Individual**

Description: **Buying new office chairs.**

Relationship Assistant

Email Requesting a File Requesting File

Betty Welch asked, "Can y proposal?"

Open Email

Active for less than one minute

✓ Topic: **Buying new offic...**

✓ Budget Amount: **\$30,000.00**

Next Stage

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: 0/17/2010, 4:23 PM

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

OPPORTUNITY
Buying new office chairs

Est. Close Date --- Est. Revenue ---

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)

✓	Name	Purpose	Amount	Interest Rate	Created On
No data available.					

+ New Requested Facility Add Existing Requeste... ⋮

Dynamics 365 | Commercial Banking | Banking > Opportunities > Buying new office chairs

SANDBOX

OPPORTUNITY
Buying new office chairs

Est. Close Date ---

Commercial Deal Active for 20 minutes

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

Summary Financial Products Requested Facilities Interaction History Related

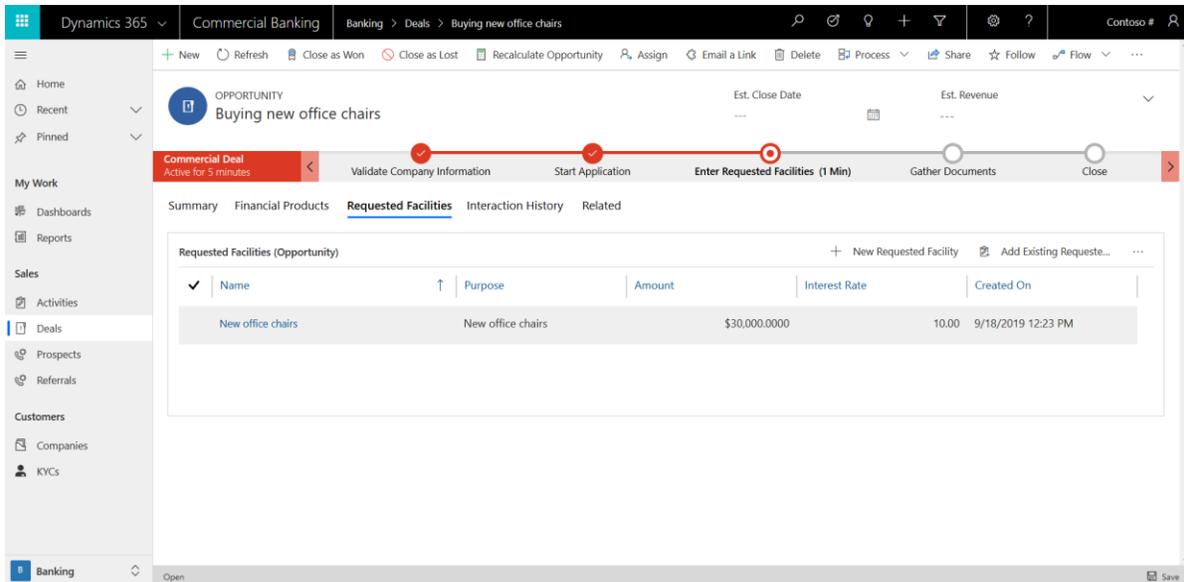
Requested Facilities (Opportunity)

✓	Name	Created On
No data available.		

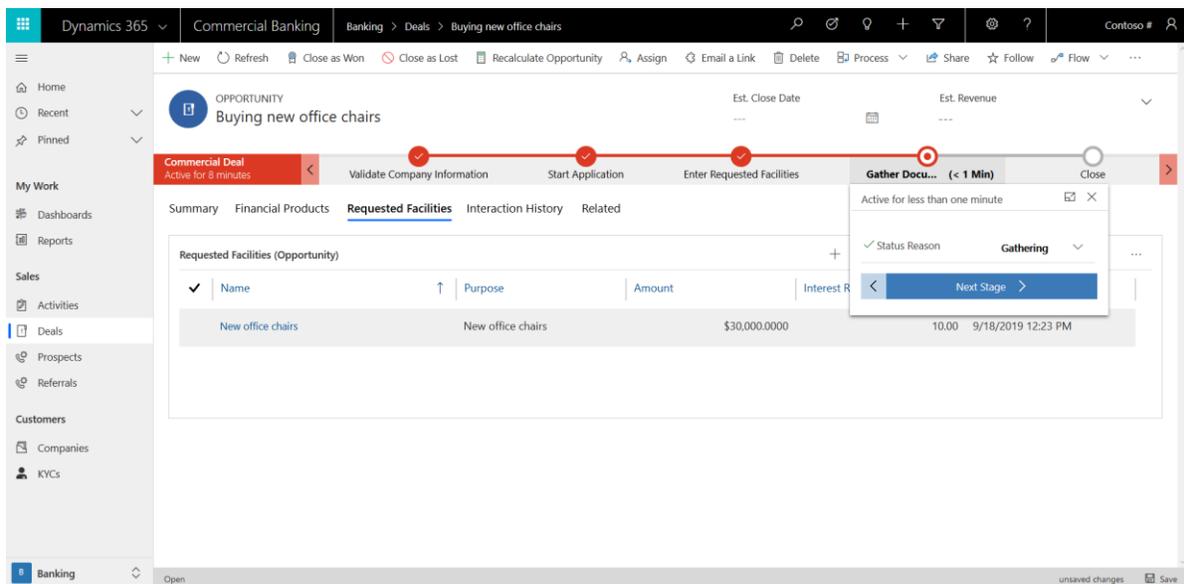
Quick Create: Requested Facility

Name	New office chairs
Product	Equipment Finance
Purpose	New office chairs
Currency	US Dollar
Funding Event	Immediate
Amount	\$30,000,000
Interest Rate	10.00
Processing Charges	500.00
Company	Contoso
Opportunity	Buying new office chairs

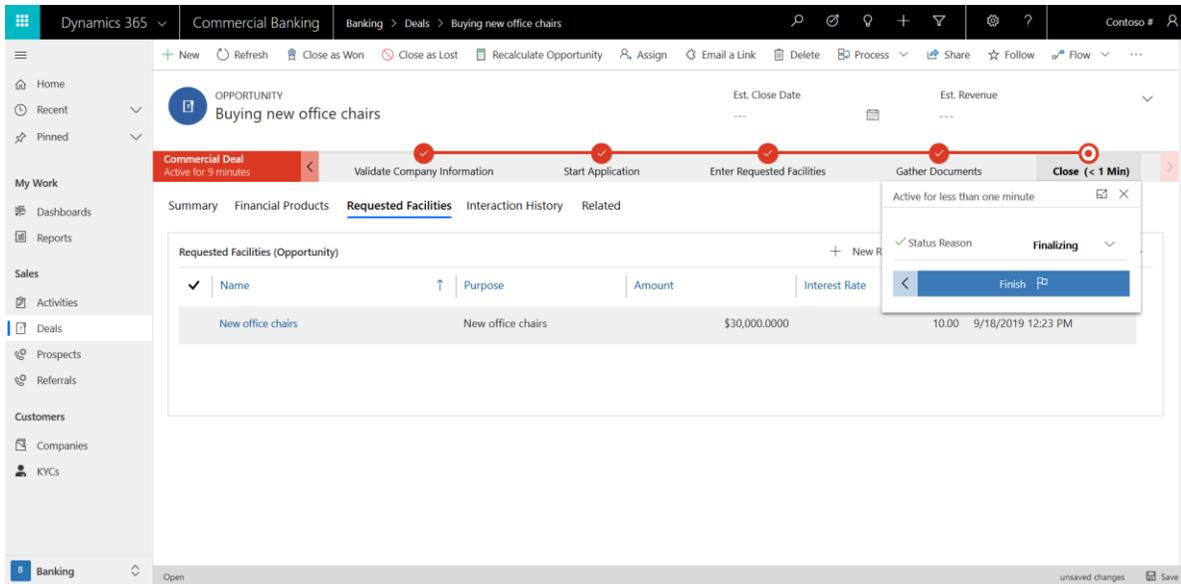
Save and Close Cancel



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

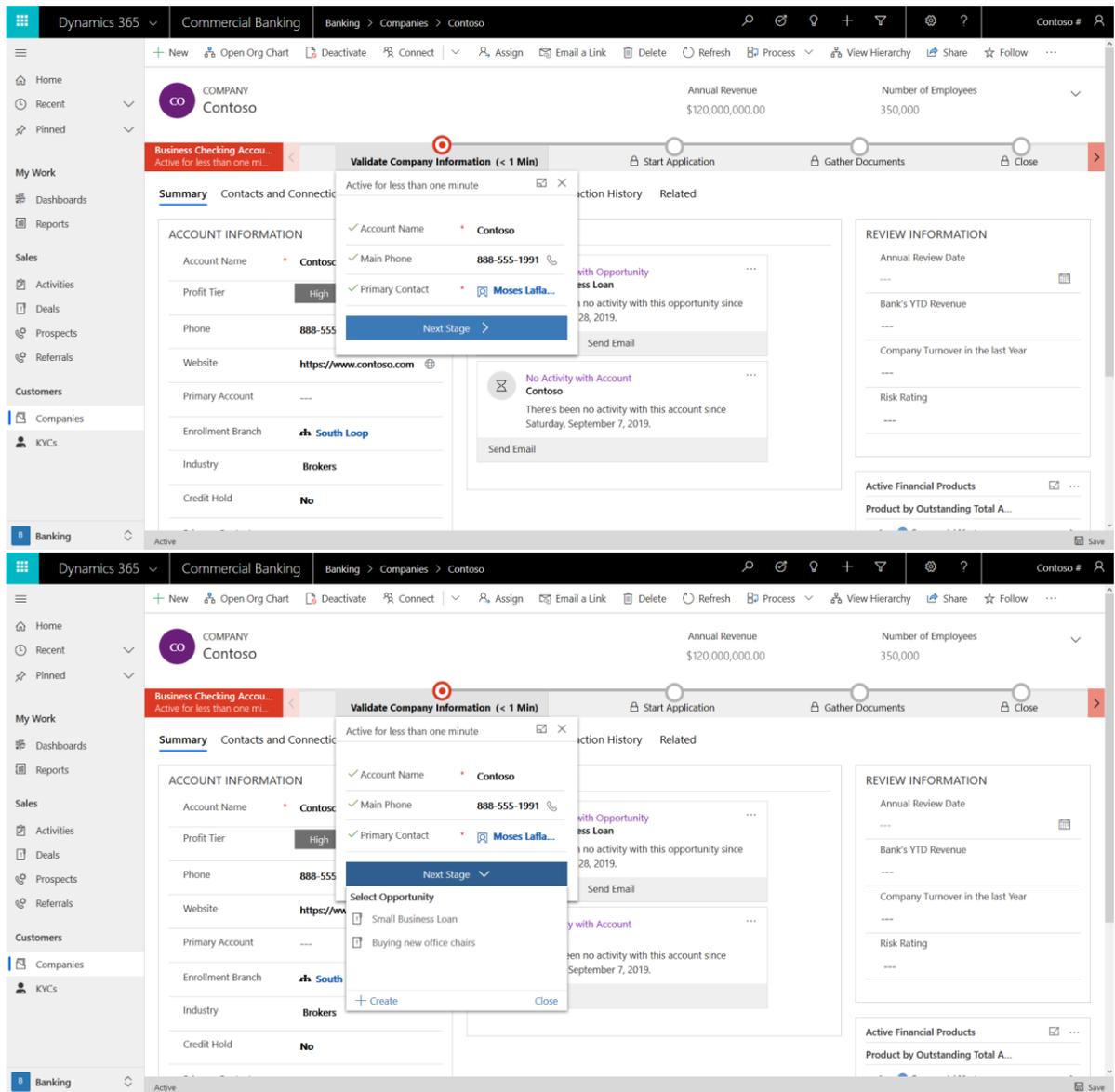


5. After creating however many requested facilities are needed, you will go into the Gathering Documents stage. You will change the Status Reason field to Gathering Documents and move forward when this step is done outside of the system.

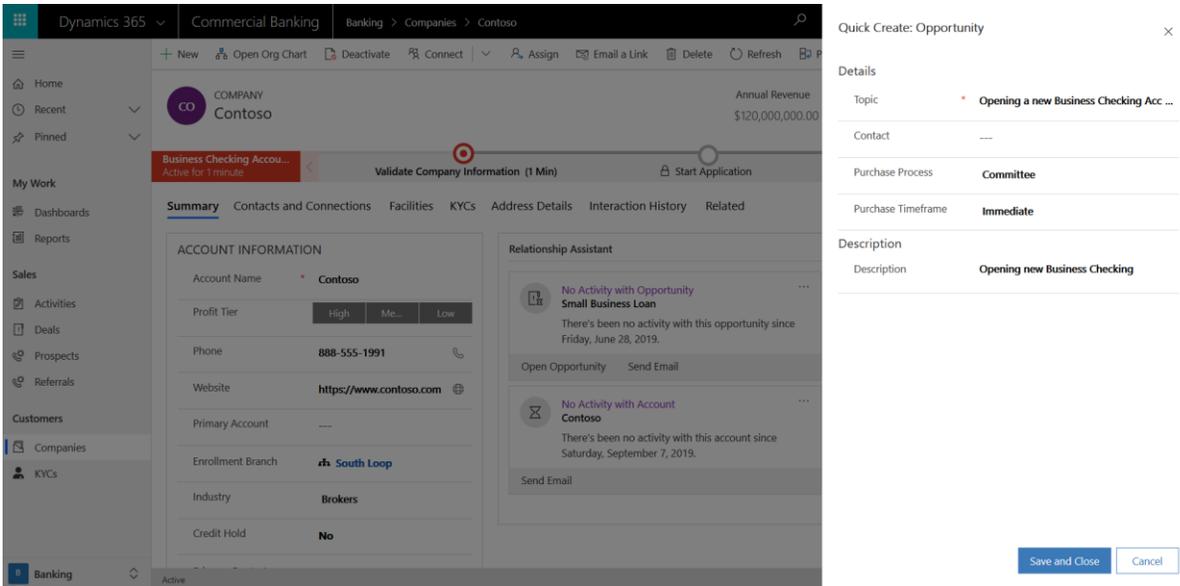


6. After you have collected all required documentation, you can finish the business process flow, and either close the Opportunity as Won or Lost. Change the status reason to Finalizing Deal and if Won, the requested facilities will be turned into financial product for this commercial loan.

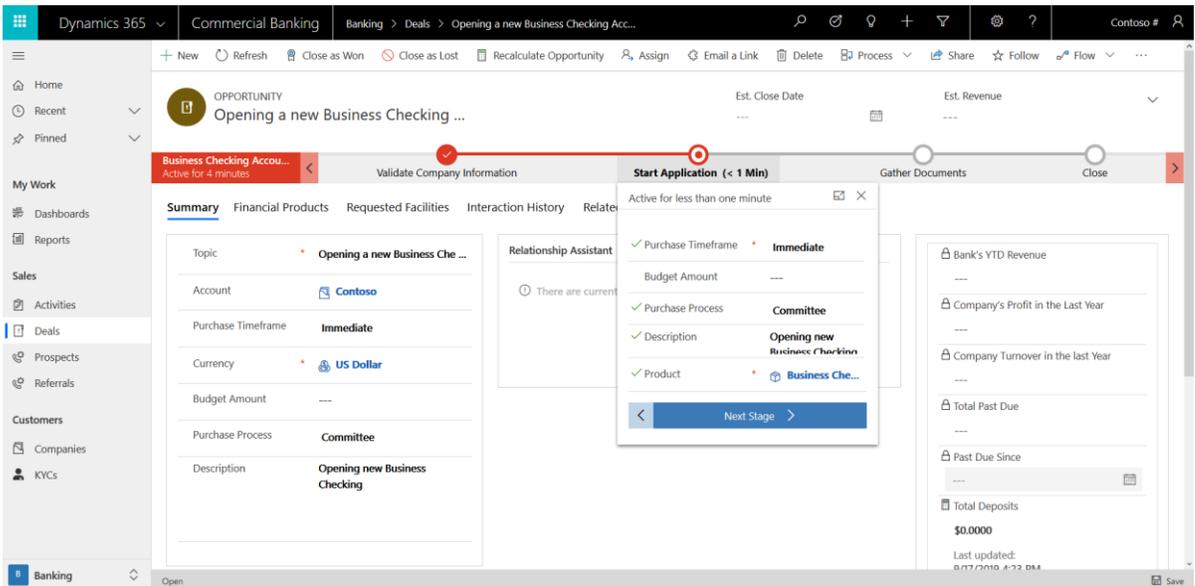
Business Checking Account



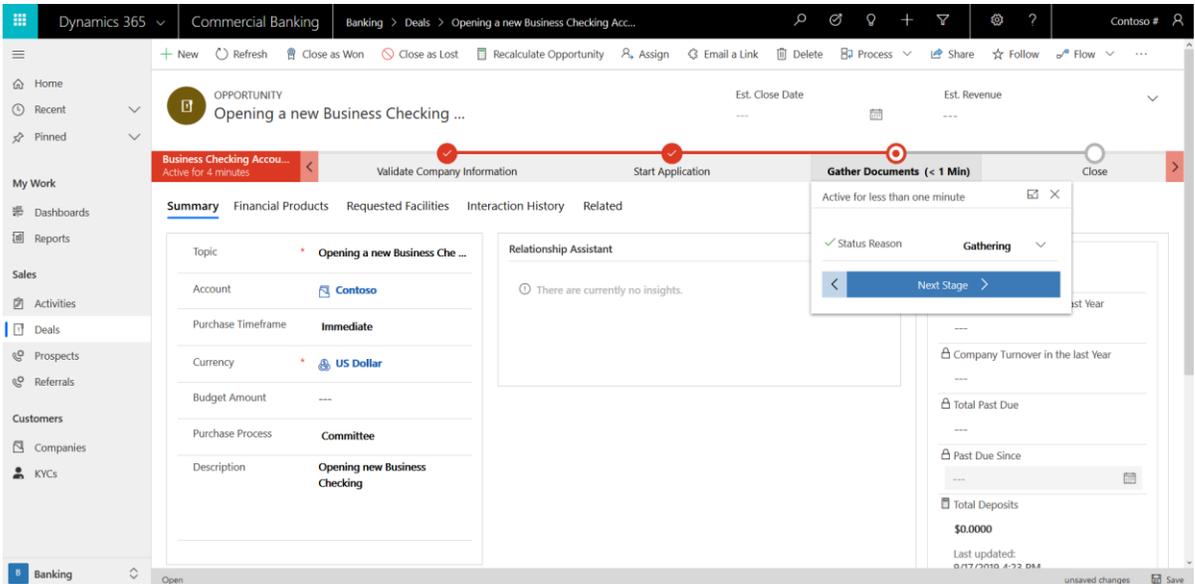
1. When creating a new Business Checking Account, the Relationship Manager will begin by checking the account information and validating it with the person applying for one. If the opportunity has been created by qualifying a prospect, then you can choose it from the drop down when clicking Next Stage.
 - 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.



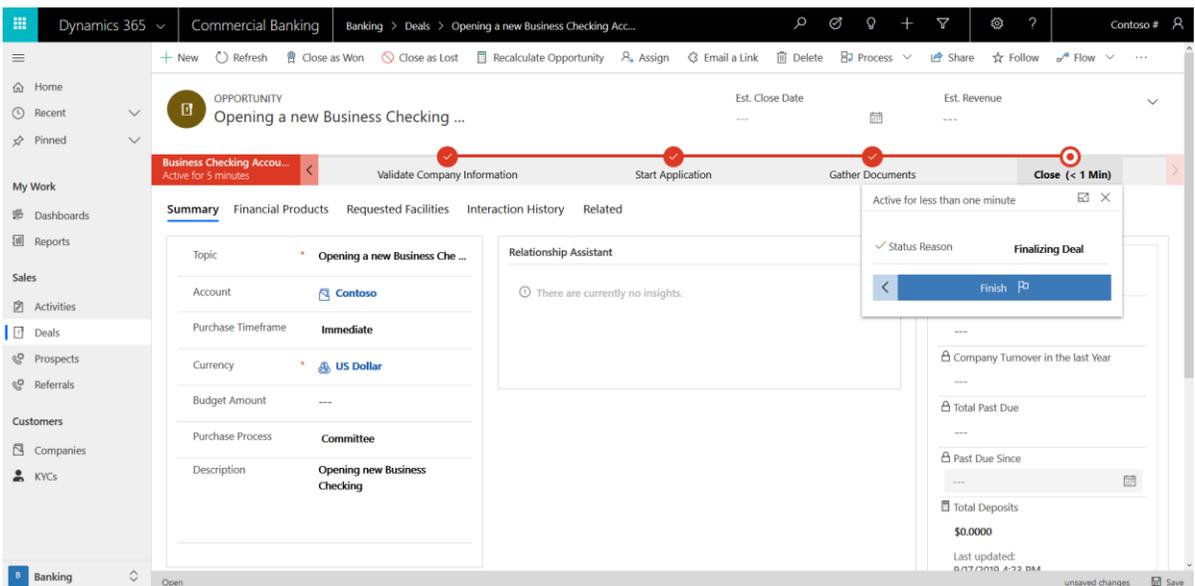
2. In the next step, we will create an Opportunity for the checking account. This will be where the relationship manager goes to add information pertaining to the application as it comes in. In the quick create, you will add high level information such as, the topic of the opportunity, the purchase timeframe,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



- 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.



- 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.