



Backbase and Microsoft
Dynamics and FSI Cloud Integration

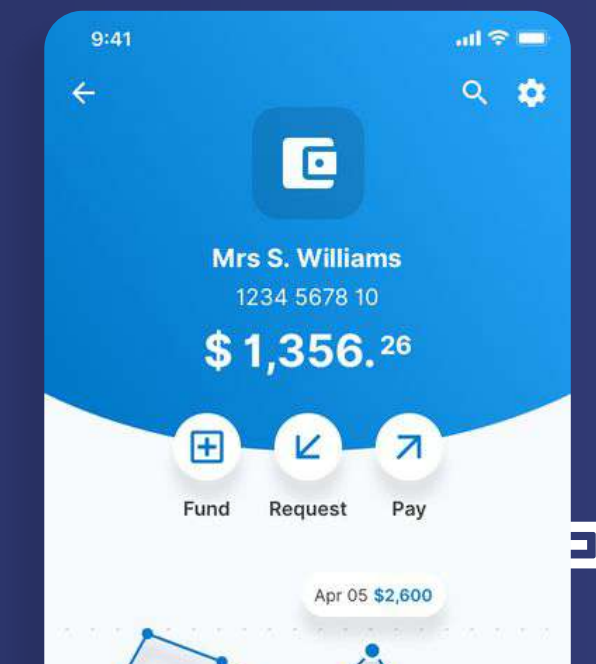
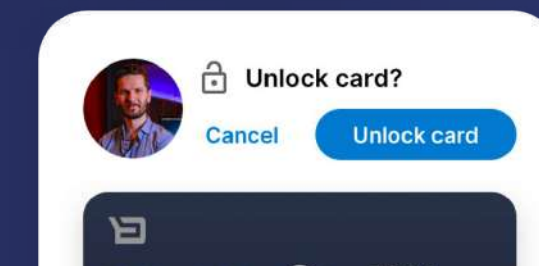
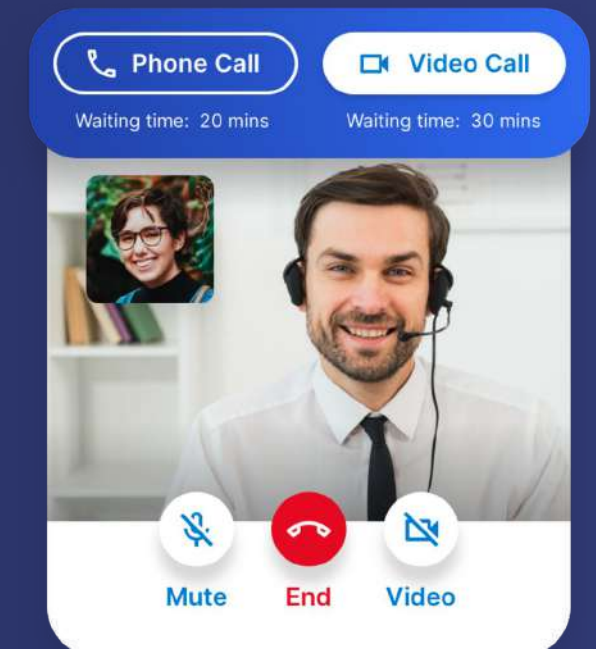
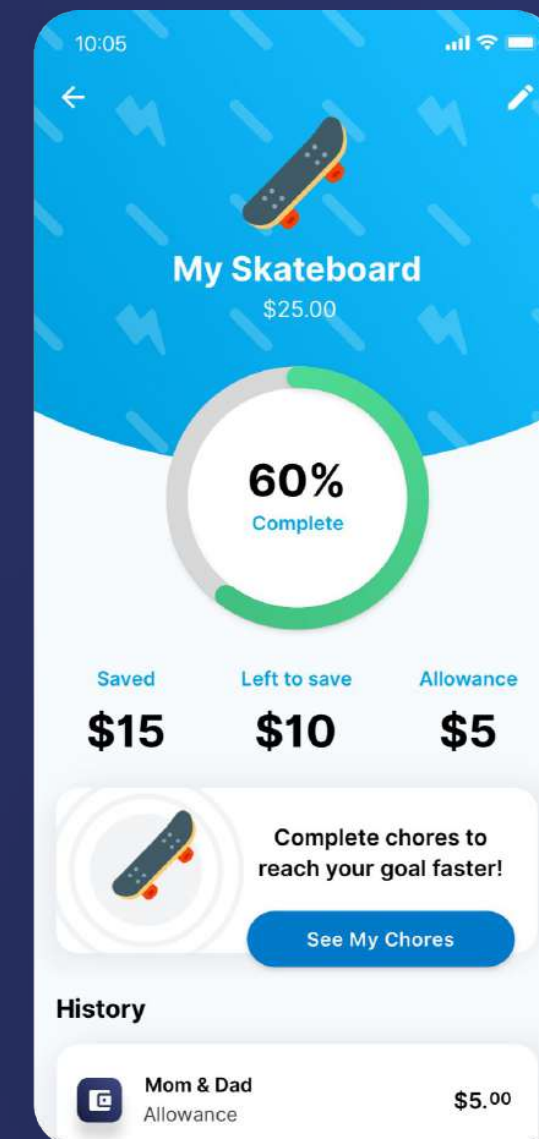
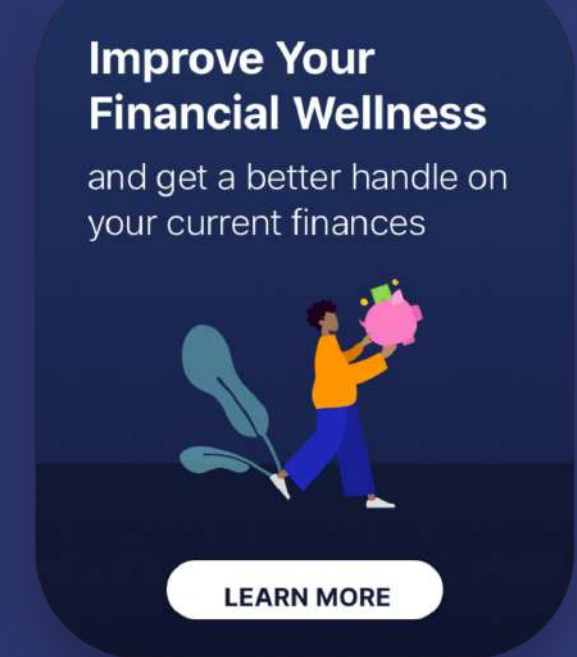
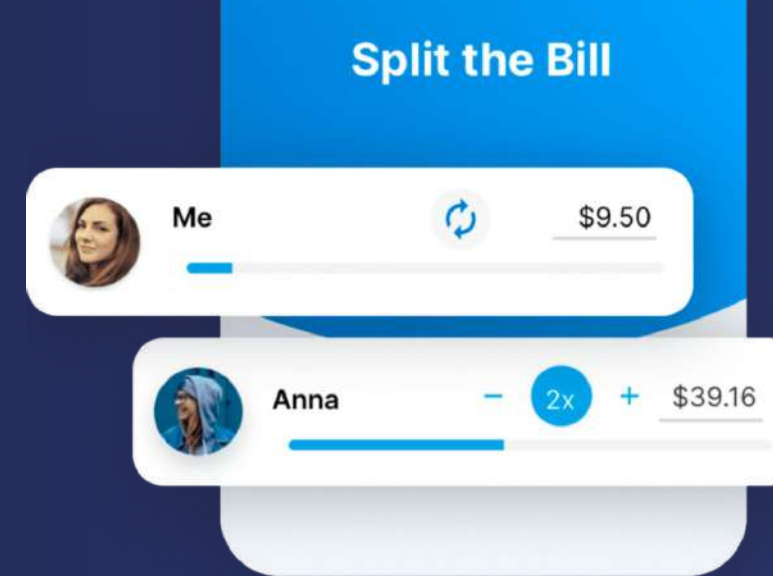
Engagement Banking with Backbase

Elliott Haralambous
Global Alliance Director Backbase

elliottth@backbase.com



Meet Backbase



Trusted by **120+** leading financial institutions

KeyBank 



 Discovery

HSBC 

Deutsche Bank 

 BankUnited


NAVY
FEDERAL
Credit Union

 BRD
GROUPE SOCIETE GENERALE

 Westpac

 Raiffeisen
BANK

NBB

State Employees' Credit Union


BKS Bank

 aldermore


Caixa Geral
de Depositos

LLOYDS
BANKING
GROUP 

pbb
DEUTSCHE
PFANDBRIEFBANK

Goldman
Sachs

VOLKSWAGEN
FINANCIAL SERVICES



WSECU

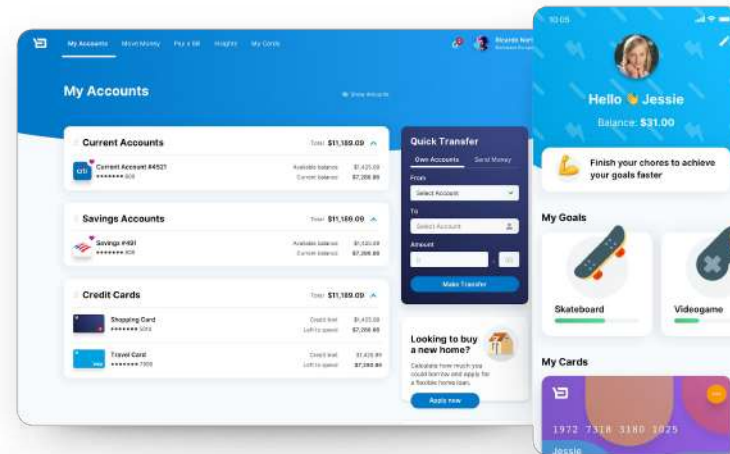
 Citizens Bank®

 Rabobank

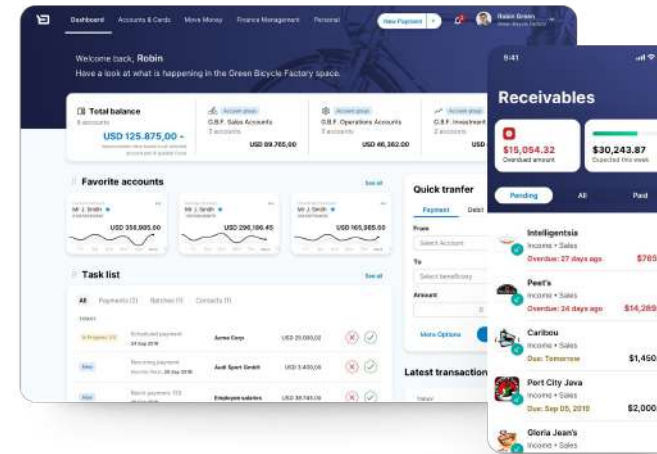
 HDFC BANK

One Platform | All Lines & Solutions

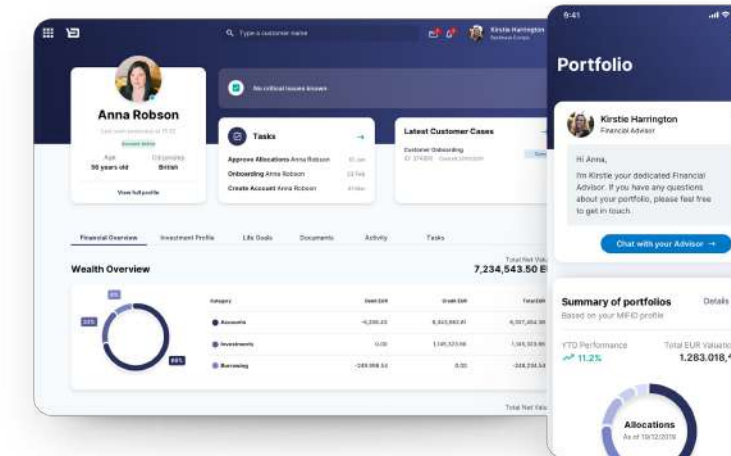
Retail



Business



Wealth



API

API

API



Engagement Banking Platform (EBP)



Digital
Sales



Digital
Banking



Digital
Assist



Digital
Engage

Common **Services** | Enterprise **Integration** | Unified **Security**

Core
systems

Fintech
partners

Open
Banking



Why Banks choose Backbase



**Powerful
Banking platform**
with proven scalability
and huge economies of
scale



**Speed to
Client**
with pre-configured
journeys



**Implementation
and delivery**
help in our own
transformation journey

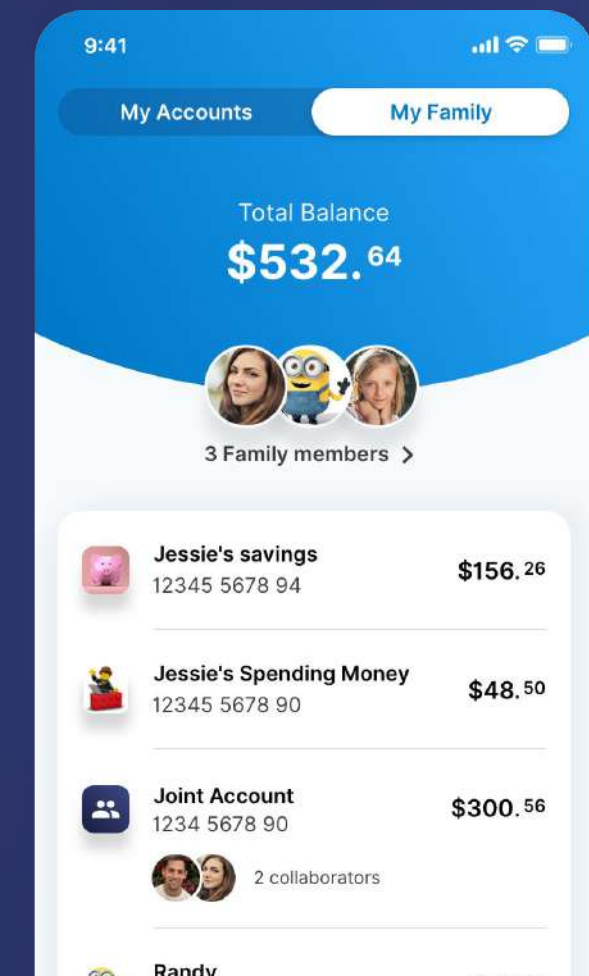
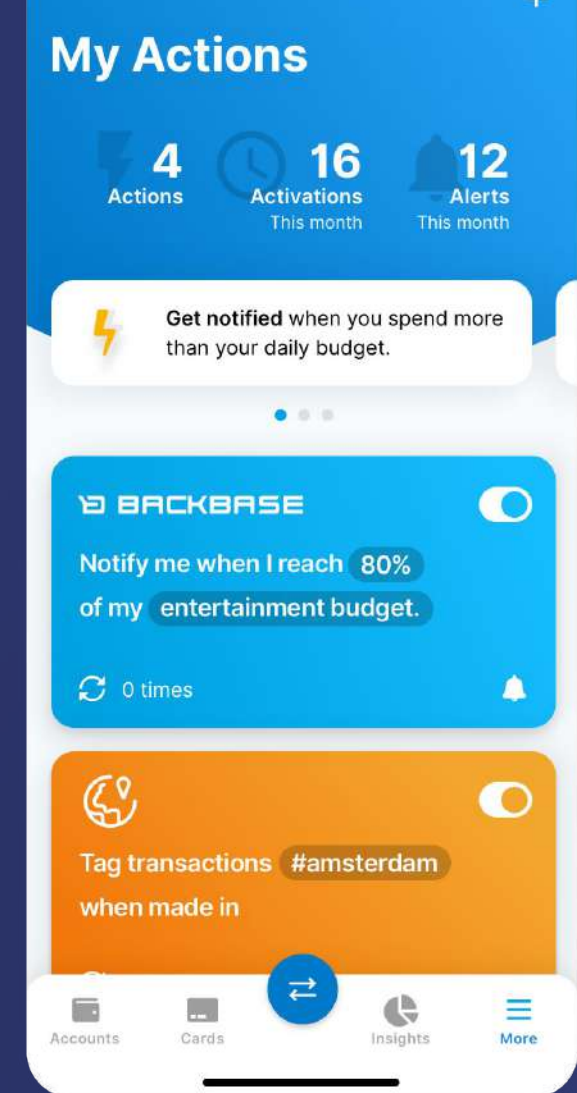
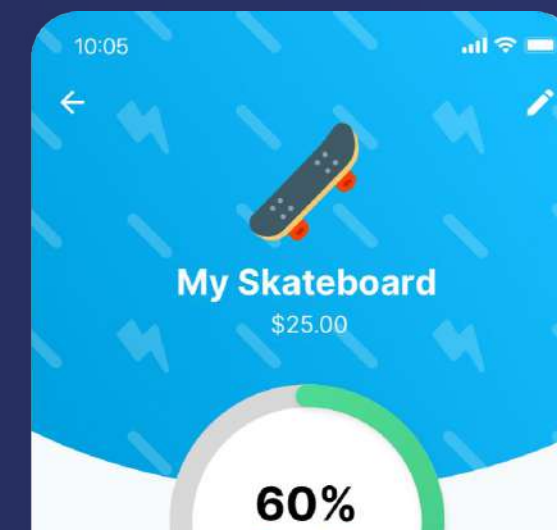
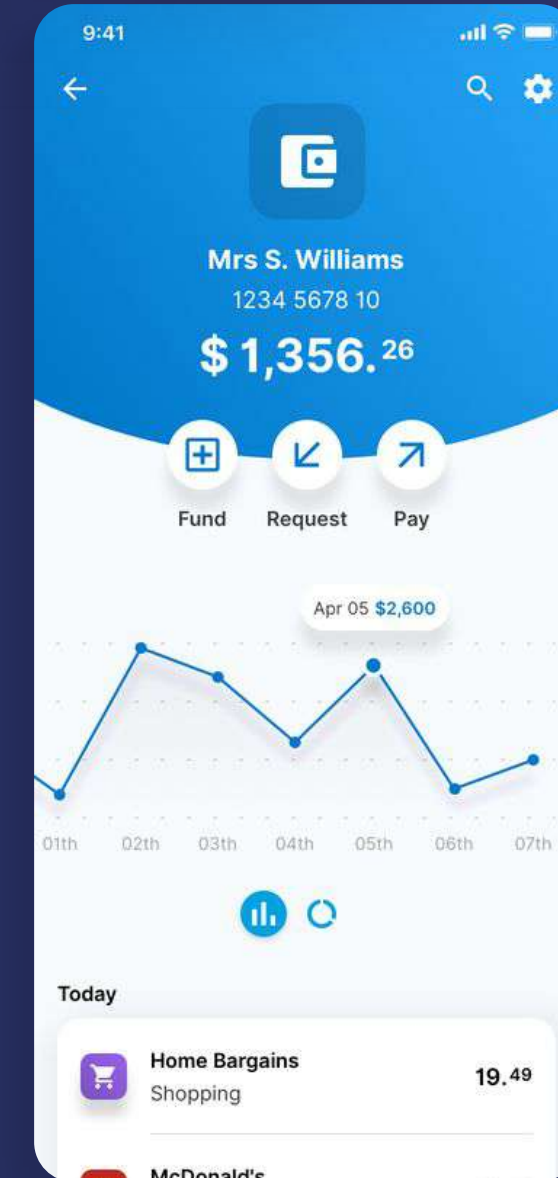
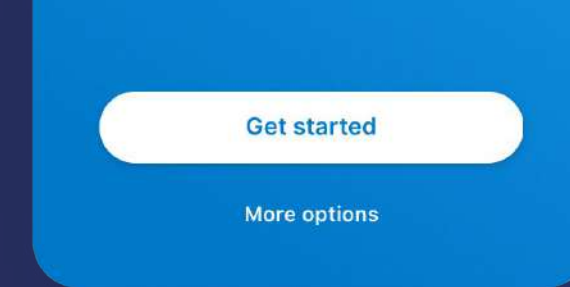


Innovation
beyond what we would
ever be able to deliver
alone

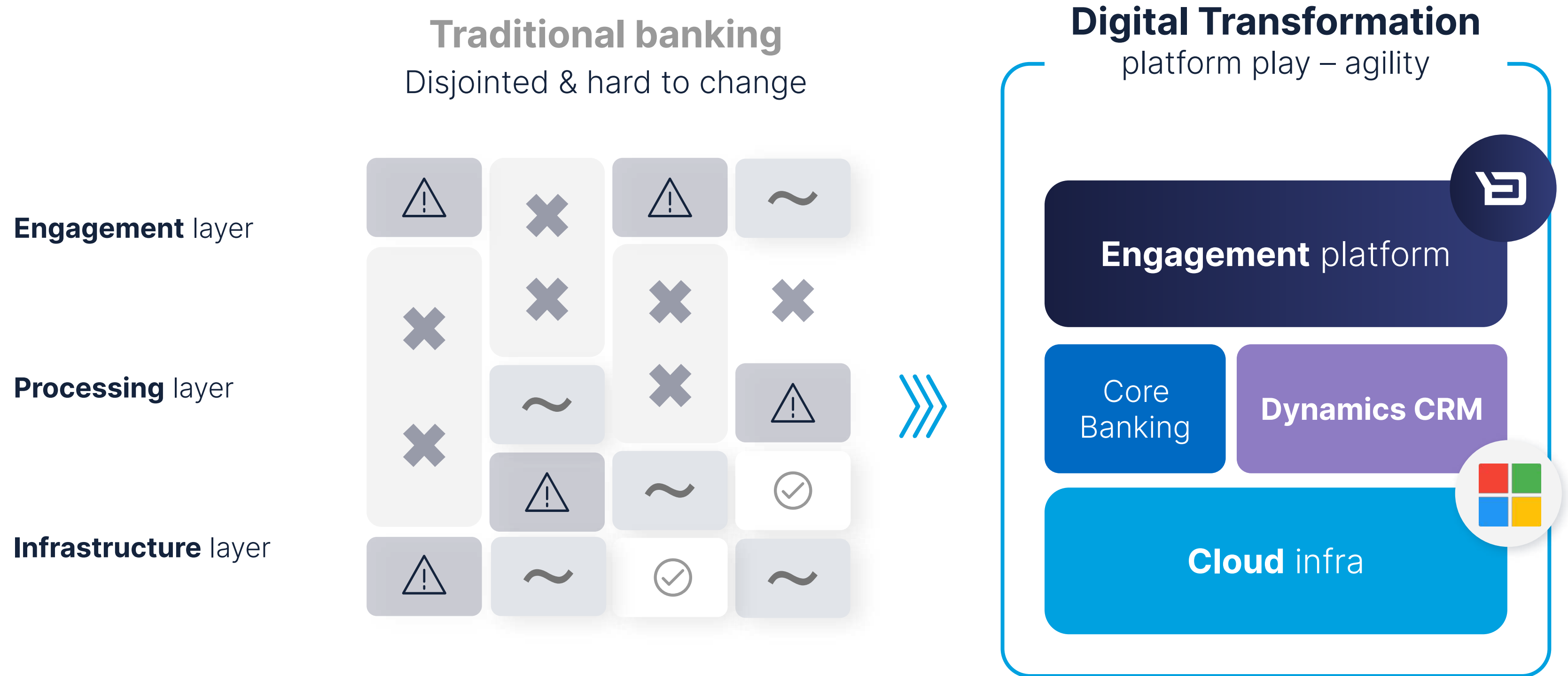


Freedom
to focus on true
differentiation for our
clients

Backbase & Dynamics Shared Value



Re-architecting banking around the customer



Backbase EBP & Dynamics CRM | Joint Value Proposition

Self-directed by **Customer**

Everyday Banking

Leverage 200+ category leading capabilities right out the box with Backbase - and accelerate time to value for FIs with productized banking apps

Self-directed Onboarding & Origination

Scalable onboarding & origination that puts digital firepower behind shared offering. It's efficient for employees, and increased revenue for the bank.

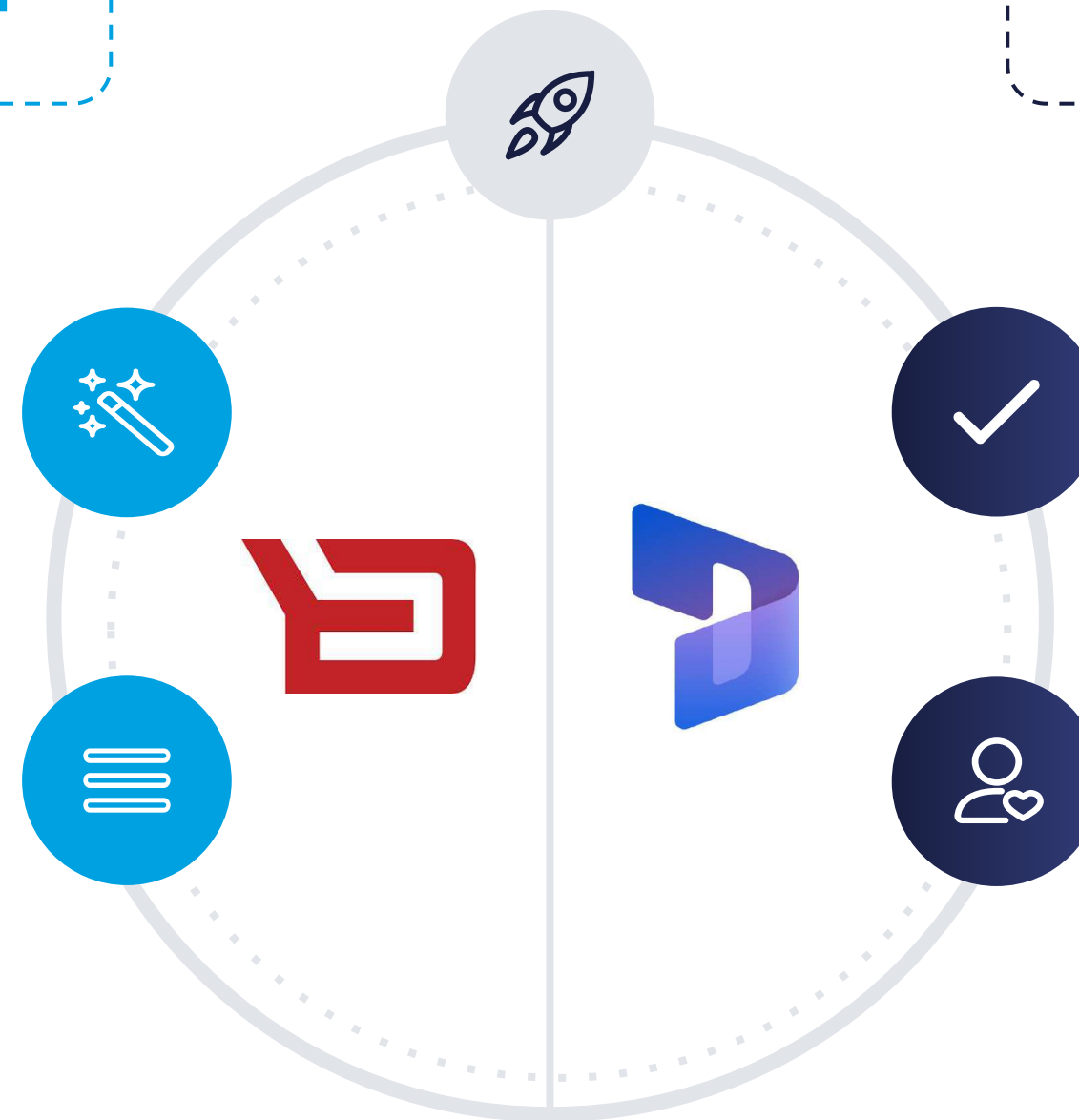
Assisted by **Employees**

Beyond Customer 360

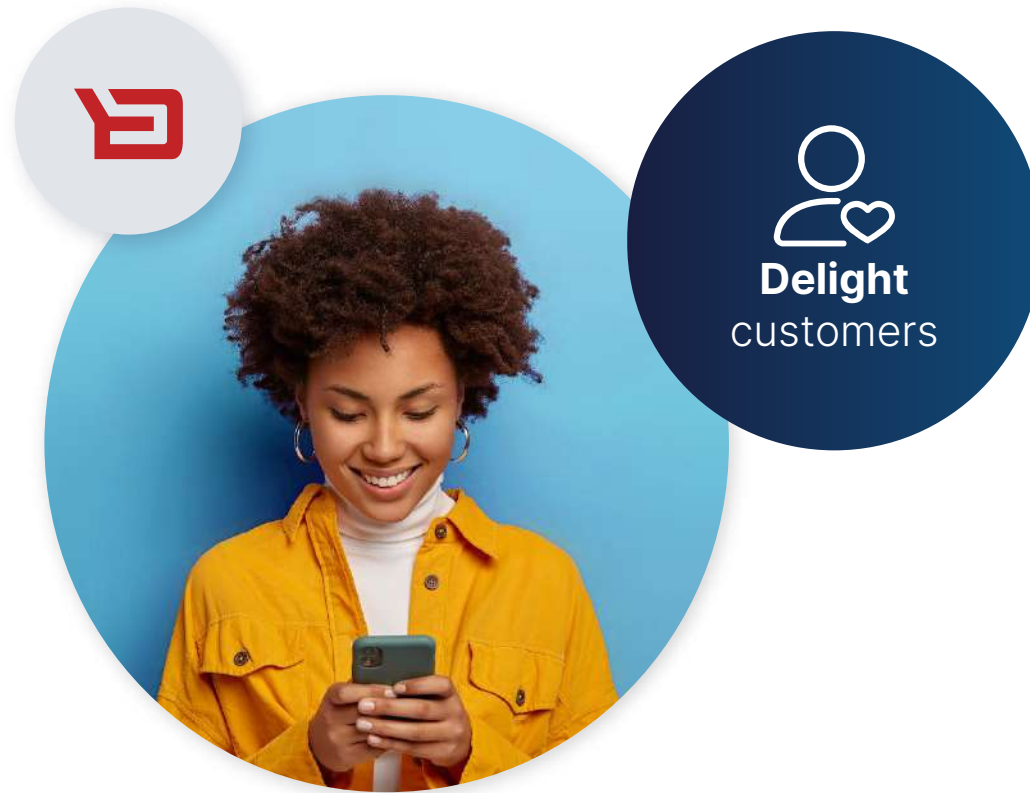
Enterprise wide view of the customer, across all channels and products, for accelerated sales and enhanced customer service experience.

Next Best Engagement

Turn analytical customer insights into actionable treatments - extends beyond CRM & Azure with connection to banking apps



Joint Solution | Best of both worlds



- 100+ essential **Engagement Banking** capabilities, powering seamless customer journeys.
- Self-directed **Onboarding** of New-to-Bank Customers
- Self-directed **Everyday Banking Apps**
- Self-directed **Product Origination** across any product line (CASA, Loans, Cards, etc)
- Proactive customer engagement with real time **nudges & financial wellness** tips



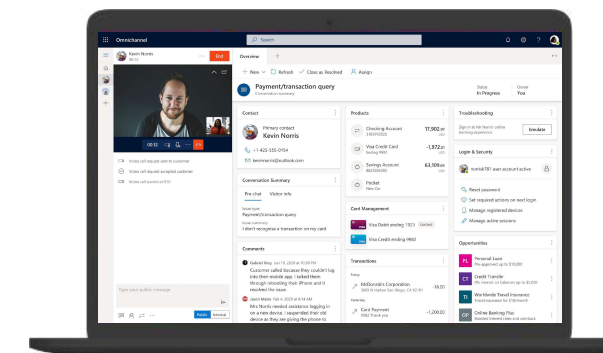
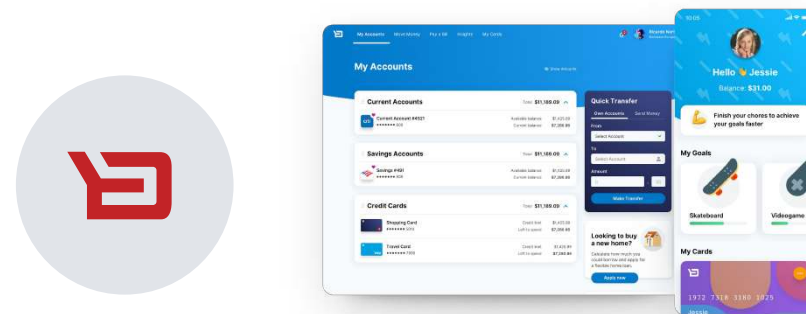
- Streamline **sales** cycles, predict and manage **pipeline**
- Efficient **case management** and resolution
- Leverage **insights** from customer interactions, marketing, and sales data
- Engage **customers on their terms** (chatbots, real time communication)
- Enhance **employee productivity** by surfacing the right customer information at the right time
- Automate repetitive tasks for **customer service**



Connecting Employee and Customer Worlds

Customer | Self-Directed

Employee | Assist



Backbase **Engagement** Banking

Microsoft Dynamics CRM

Core Banking



Unburden your
bank

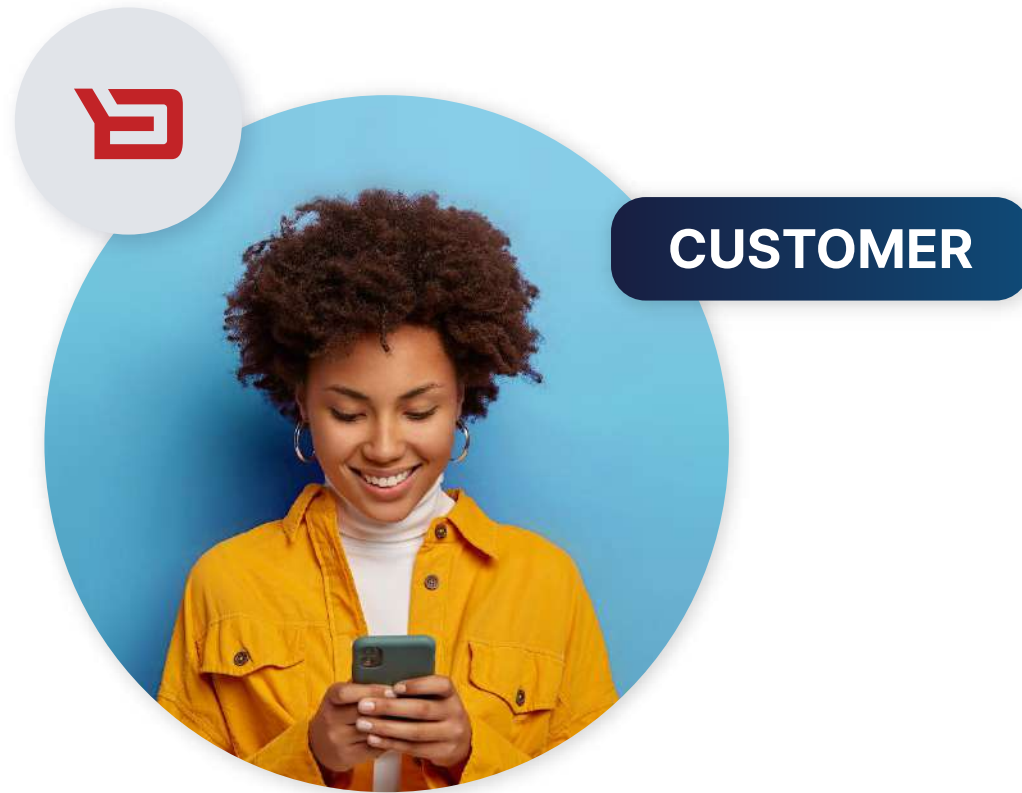


Accelerate value
creation



Differentiate from the
competition

Joint Solution | Best of both worlds



- As a **customer** of the bank, I expect an engaging & **personalized** experience
- As a customer, I want to be assisted to improve my financial **wellness**
- As a **customer** of the bank, I want to seamlessly **onboard** and **originate** for products
- As a **customer** of the bank, I want to **communicate efficiently and effectively** with my bank



- As an **employee** of the bank, I want to be able to service my customers from one single interface
- As an **employee** of the bank, I want to leverage all customer data and communication channels at my disposal
- As an **employee**, I want to service my customers instantly via any touchpoint
- As an **employee**, i can do tasks as per internal bank processes during the customer lifecycle e.g. CDD/EDD





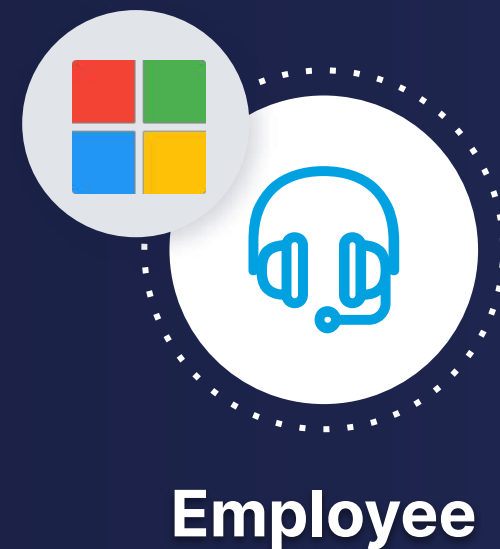
Instant onboarding & origination



Everyday banking



Improve Financial Wellbeing



Real-time, 24/7 support



Craft personalized engagement



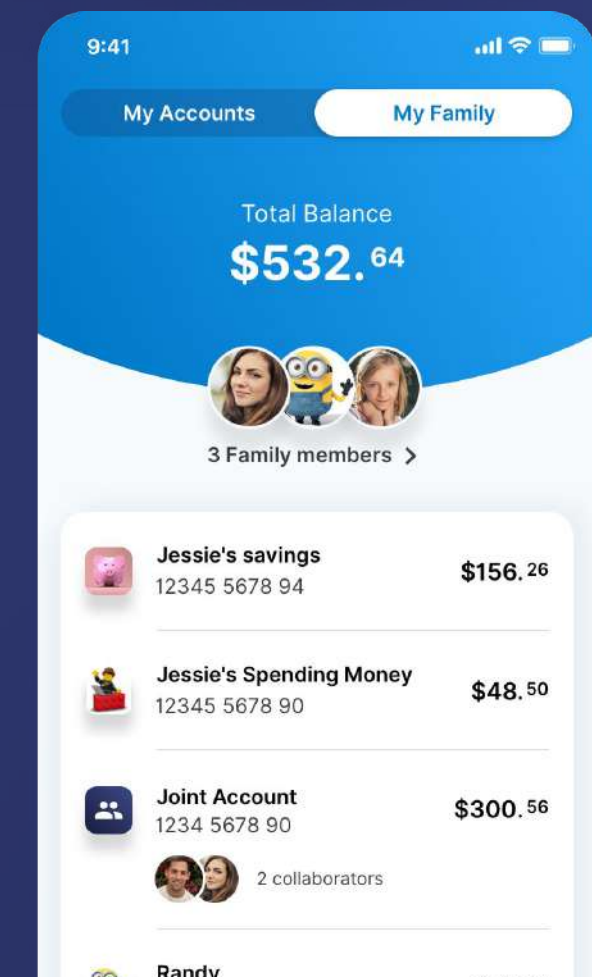
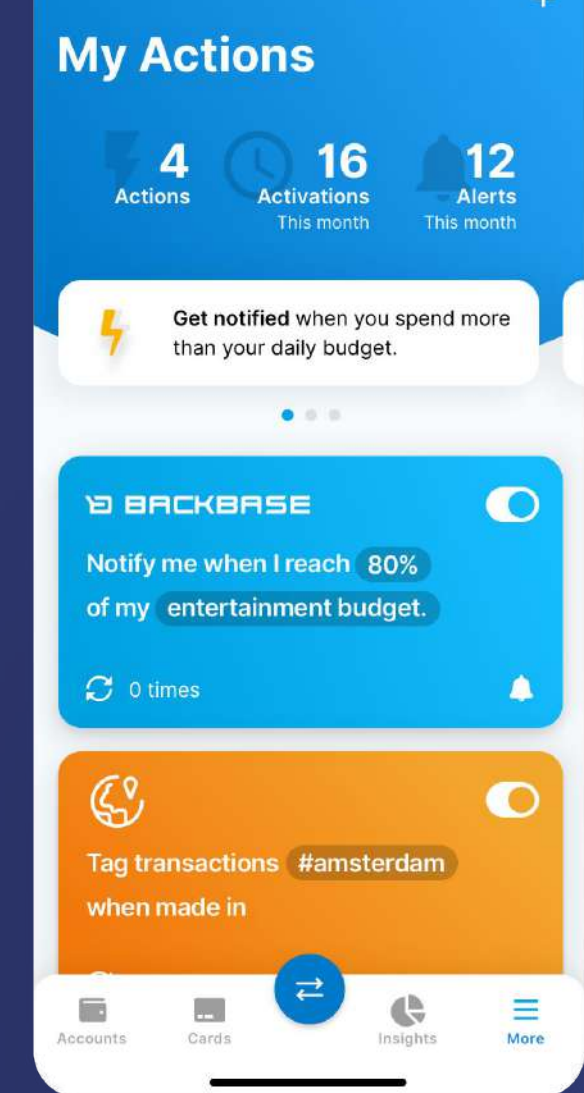
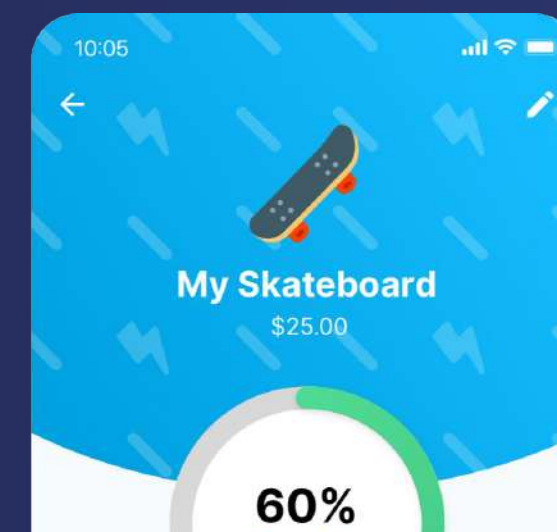
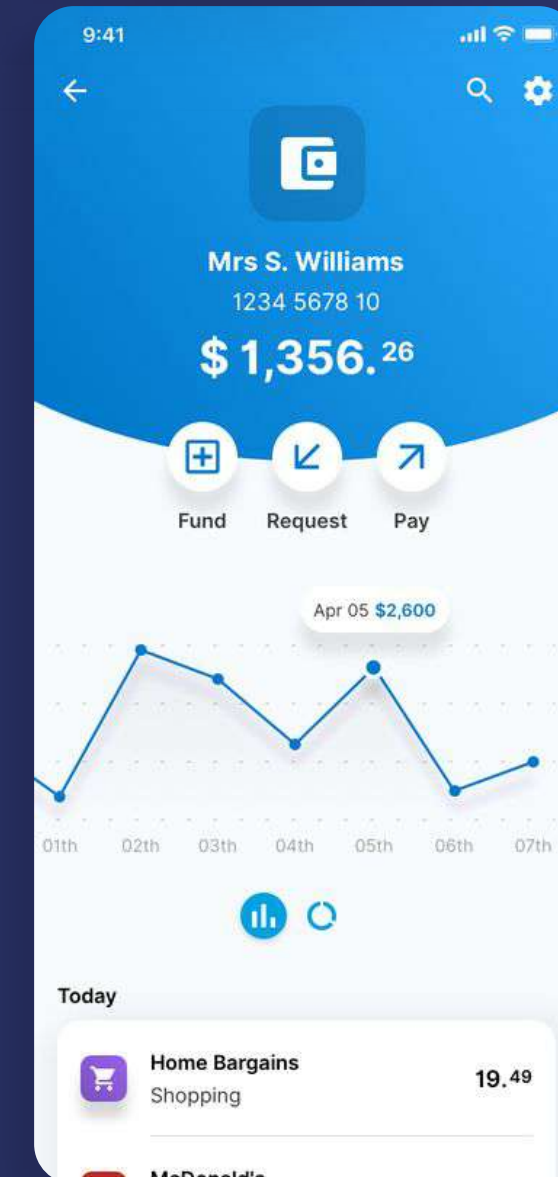
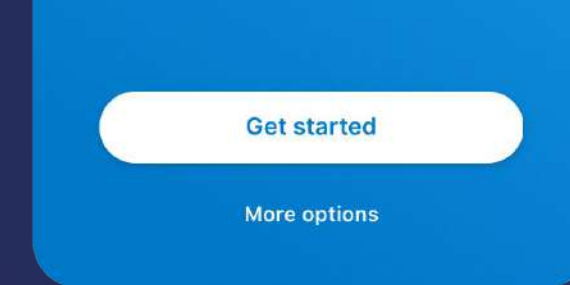
Expert customer service



Outcome: architecting banking around the **customer**



Backbase & Dynamics Capabilities



Dynamics CE Offering | Dynamics Differentiation

BACKBASE

What we have. What we already know.

- Secure Authentication, Enrollment
- Products & Transactions, Payments
- Bill Pay, Contacts & Beneficiaries
- Insights & Personal Finance Management
- Card Management, Notifications & Alerts
- Secure Messaging, User Management
- Settings & Preferences

Microsoft

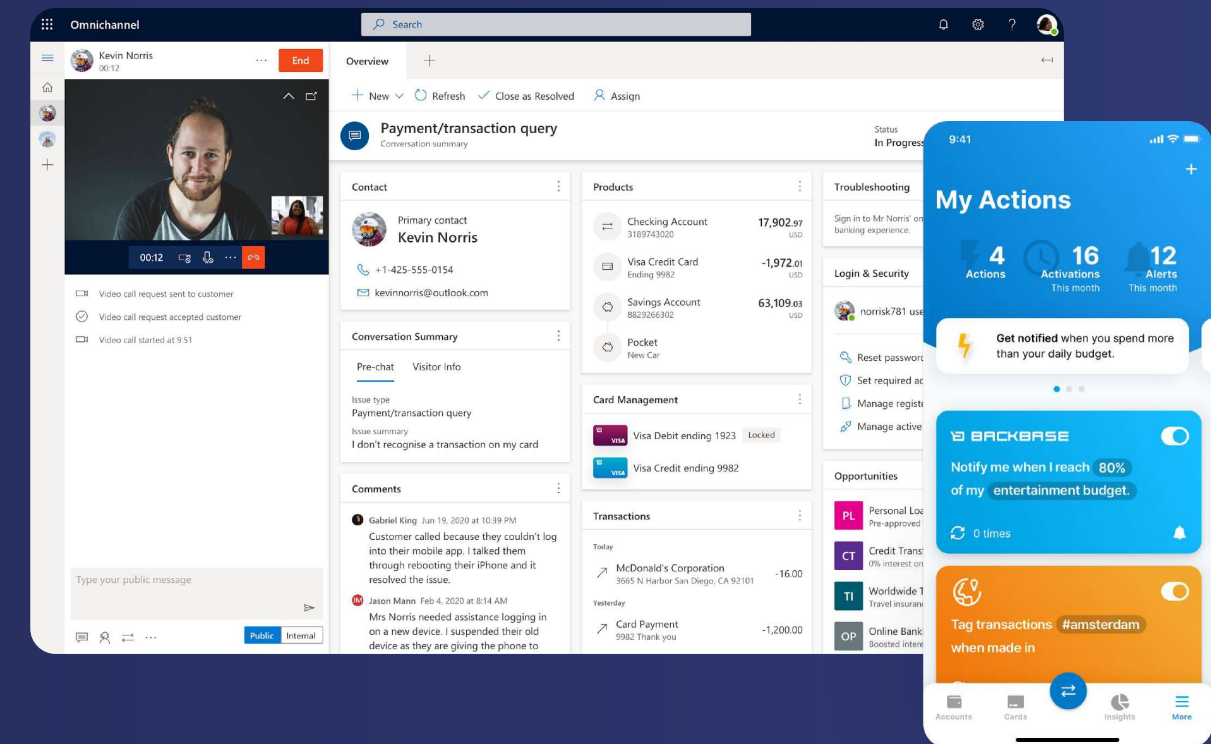
What Microsoft Brings

- AI Embedded Functionalities
- Intelligent Sales Through the Entire Sales Process
- Leading Customer Insights Platform
- A shared Common Data Model= Interoperability as scale



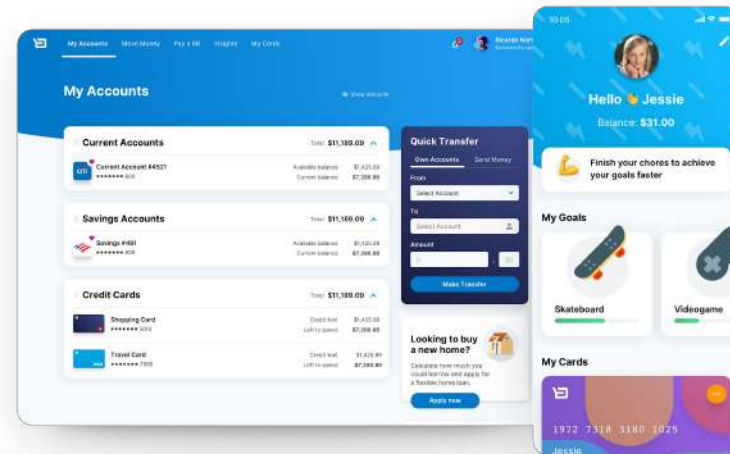
Shared Value (Integration)

- Dynamics & Backbase Assist Embedded
- Common Data Model Integration
- Real Time Communications
- Omni-Channel Integration - Voice, Video, Chat
- Emulation of customer views
- Next Best Action for campaign management

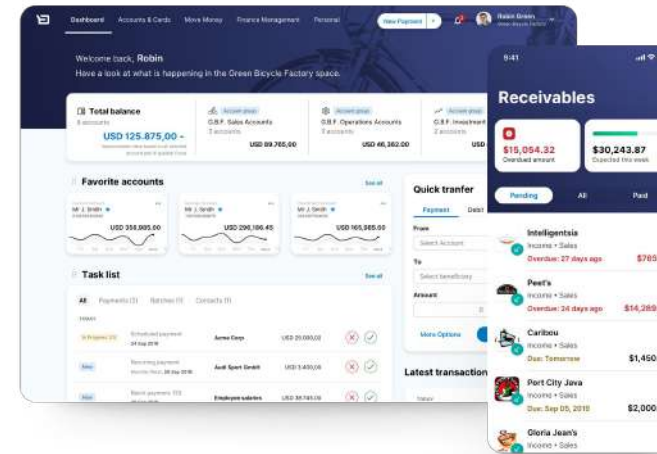


One Platform | All Lines & Solutions

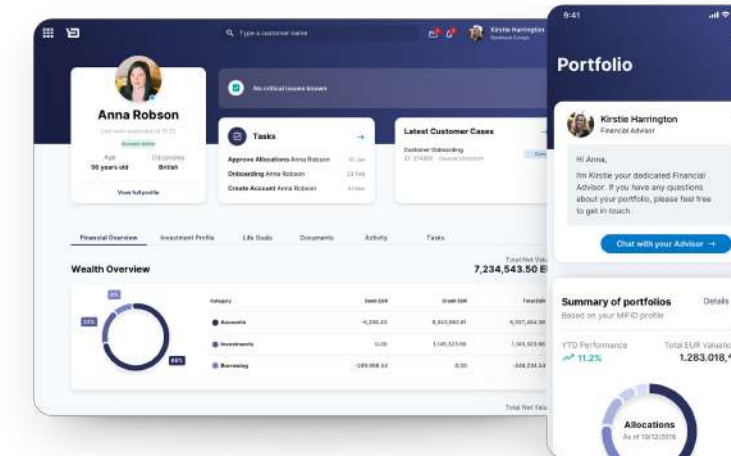
Retail



Business



Wealth



API

API

API



Engagement Banking Platform (EBP)



Digital
Sales



Digital
Banking



Digital
Assist



Digital
Engage

Common **Services** | Enterprise **Integration** | Unified **Security**

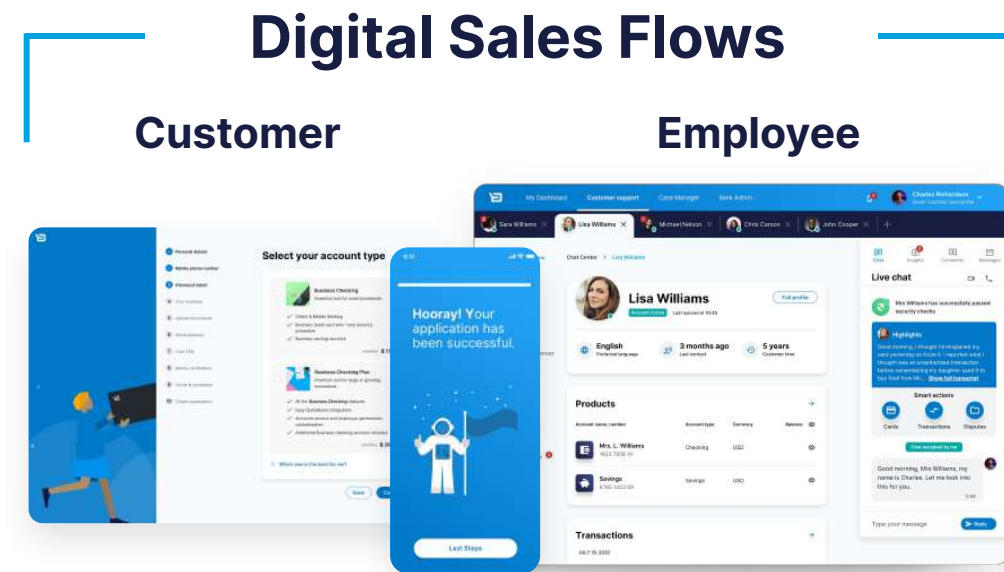
Core
systems

Fintech
partners

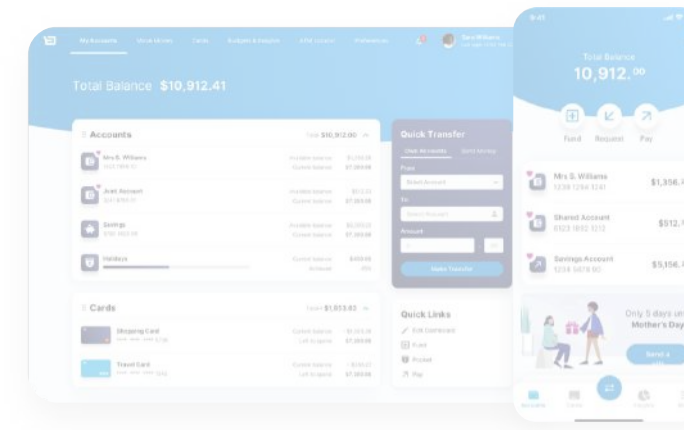
Open
Banking



Digital Sales | Capabilities extended with Microsoft



Digital Banking Apps



API

API

API

API

Engagement Banking Platform (EBP)



Digital
Sales

Interaction
Engine

Process & Decision
Engine

Case Data
Store

+



Common **Services** | Enterprise **Integration** | Unified **Security**

Digital Sales | Capabilities further Dynamics

- Relationship Dashboard
- Customer Due Diligence
- Enhanced Due Diligence
- Income Verification
- Loan Proposal Adjudication
- Risk Assessment
- Credit Scoring / Decisioning
- Review Property Valuation
- Review AML Matches
- Review Identity Verification
- Review Business Verification (KYB)
- Request Documents
- Request E-Signature
- ...

The screenshot displays the Omnichannel interface for a customer service agent. On the left, a video call window shows a customer, Kevin Norris, with a 00:12 duration. Below the video, a list of events indicates a video call request was sent, accepted, and started at 9:51. A public chat area is at the bottom. The main dashboard on the right provides a comprehensive overview of the customer's account. It includes contact details for Kevin Norris, a conversation summary of a 'Payment/transaction query', and various financial and account management sections. The 'Products' section lists a checking account, a Visa credit card, a savings account, and a 'Pocket' new car. The 'Card Management' section shows a locked Visa debit card and a Visa credit card. The 'Transactions' section displays recent transactions, including a payment to McDonald's and a card payment. A 'Comments' section shows previous interactions with Gabriel King and Jason Mann. The rightmost sidebar offers troubleshooting, login, and security options, as well as opportunities for the customer.

Omnichannel Search

Kevin Norris 00:12 **End**

Overview +

+ New Refresh Close as Resolved Assign

Payment/transaction query Conversation summary Status In Progress

Contact

Primary contact **Kevin Norris**

+1-425-555-0154

kevinnorris@outlook.com

Conversation Summary

Pre-chat Visitor Info

Issue type: Payment/transaction query

Issue summary: I don't recognise a transaction on my card

Comments

Gabriel King Jun 19, 2020 at 10:39 PM
Customer called because they couldn't log into their mobile app. I talked them through rebooting their iPhone and it resolved the issue.

Jason Mann Feb 4, 2020 at 8:14 AM
Mrs Norris needed assistance logging in on a new device. I suspended their old device as they are giving the phone to

Products

Product	Balance
Checking Account 3189743020	17,902.97 USD
Visa Credit Card Ending 9982	-1,972.01 USD
Savings Account 8829266302	63,109.03 USD
Pocket New Car	

Card Management

Visa Debit ending 1923 Locked

Visa Credit ending 9982

Transactions

Transaction	Amount
McDonald's Corporation 3665 N Harbor San Diego, CA 92101	-16.00
Card Payment 9982 Thank you	-1,200.00

Troubleshooting

Sign in to Mr Norris' banking experience.

Login & Security

norrisk781 u

Reset password

Set required

Manage regis

Manage activ

Opportunities

PL Personal L Pre-approve

CT Credit Tran 0% interest

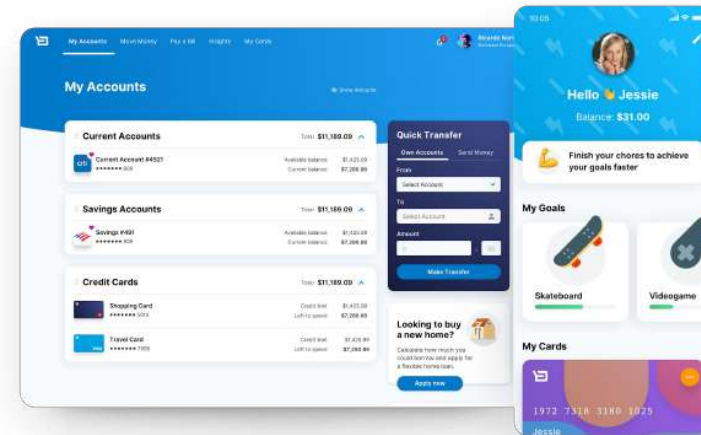
TI Worldwide Travel insura

OP Online Ban Boosted inte

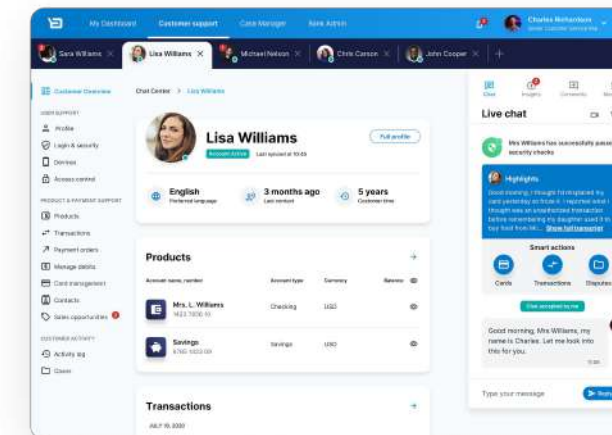


Digital Banking Capabilities

Customer Apps



Employee App



API

API

Engagement Banking Platform (EBP)



Digital
Banking

Products

Transactions

Payments

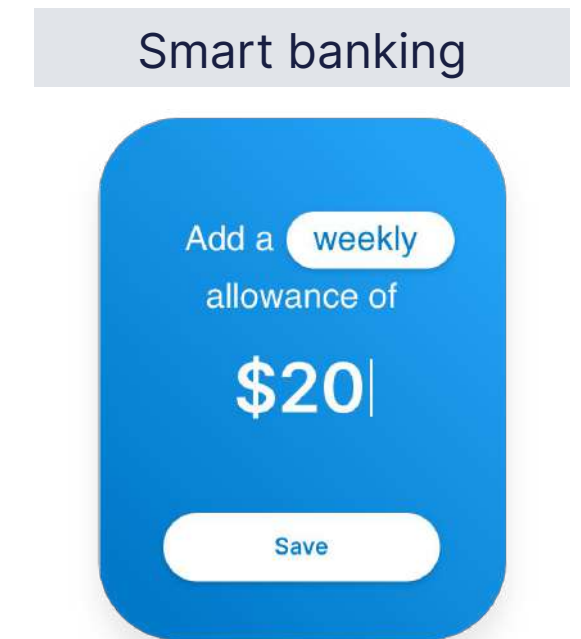
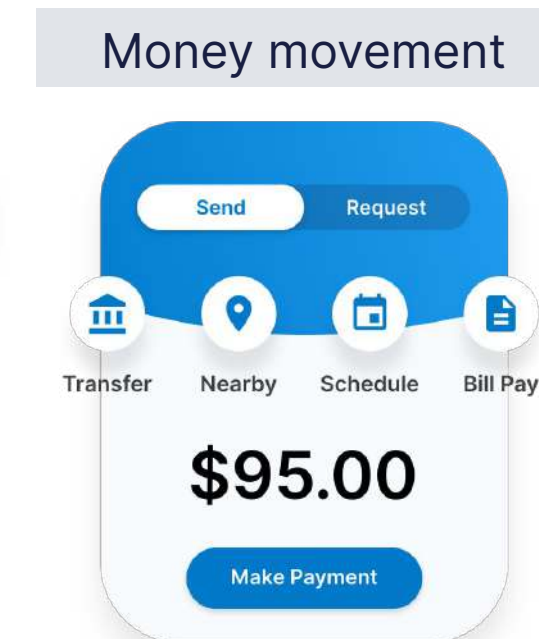
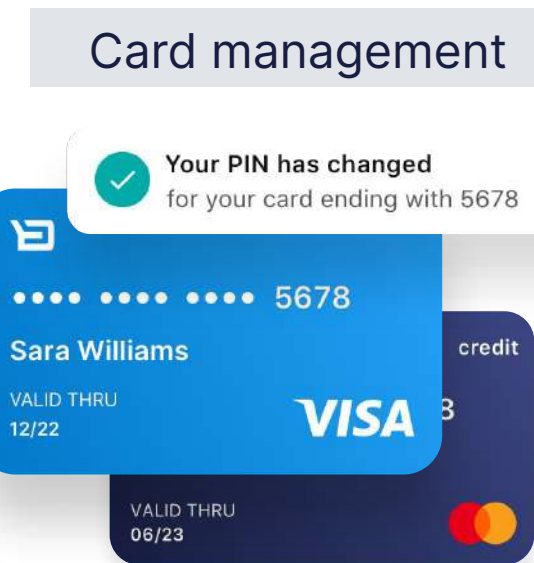
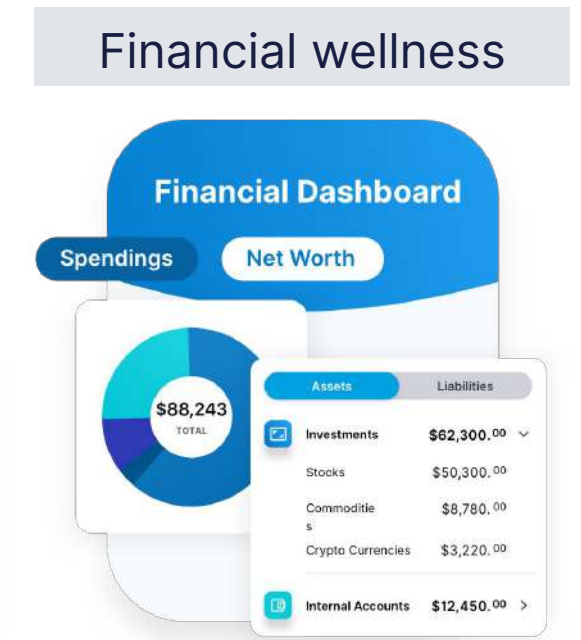
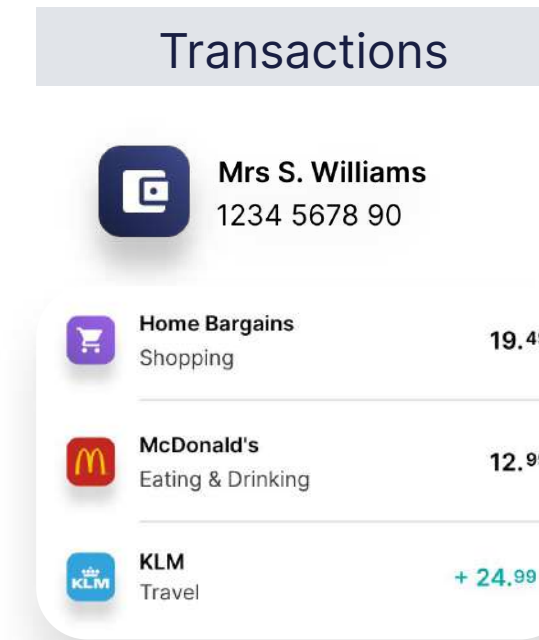
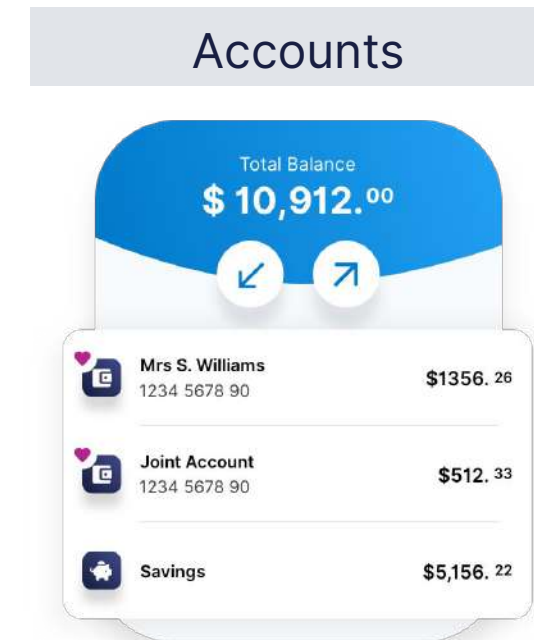
+



Common **Services** | Enterprise **Integration** | Unified **Security**

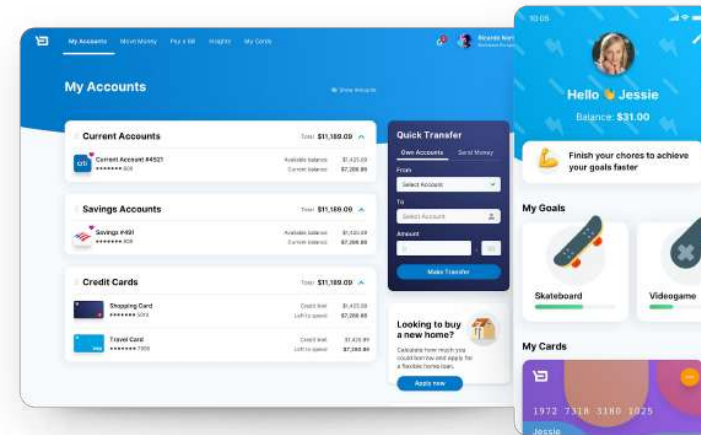
Digital Banking and Dynamics enriched...

- **Customer Behaviour** insights from Backbase EBP to Dynamics for cross sell / upsell opportunities
- **Digital Orchestration** for Customer Service requests & status management
- **Customer Insights** for Relationship Managers
- Real time **collaboration between Customer & Employee** via interactive tools
- **Customer Alerts & Employee** alerts for important events in Backbase & Dynamics
- Backbase as **lead creation channel Vs Dynamics as lead/pipeline management for RMs**

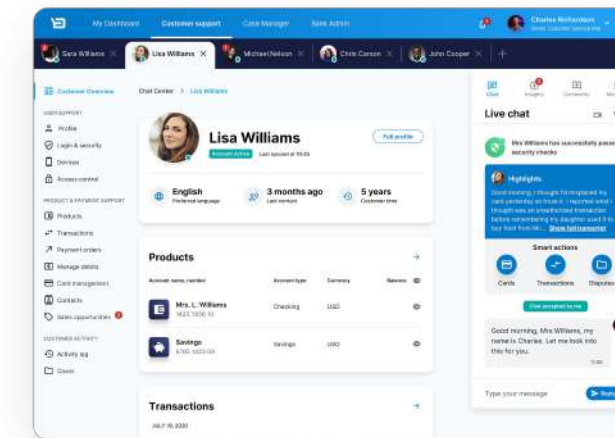


Digital Assist | Employee capabilities with Dynamics

Customer Apps



Employee App



API

API

API

API

Engagement Banking Platform (EBP)



Digital
Assist

Customer
Emulation

Instant
Assist

Real-time
Communication

+



Common **Services** | Enterprise **Integration** | Unified **Security**

Digital Assist | Furthering Dynamics 365 capabilities

- **360 User Profile**
 - Customer Profile
 - View products and account balances
 - View a users activity log
- **Payments & Transactions**
 - View payment orders (draft, recurring, etc.)
 - View transaction history
- **Customer Lifecycle Management**
 - Enrol users into online banking
 - Lock & Unlock users
 - View and update contact information
 - Web authentication management
 - Mobile authentication device management

The screenshot displays the Omnichannel Dynamics 365 interface. On the left, a video call with Kevin Norris is active, showing a 00:12 duration and a 'Public' status. The main panel is titled 'Payment/transaction query' and includes a 'Conversation summary' section. Below this, several service tiles are visible, each with a yellow border:

- Contact:** Primary contact Kevin Norris, phone +1-425-555-0154, email kevinnorris@outlook.com.
- Products:** A list of accounts and products including a Checking Account (17,902.97 USD), Visa Credit Card (ending 9982, -1,972.01 USD), Savings Account (8829266302, 63,109.03 USD), and a Pocket New Car.
- Card Management:** Shows a Visa Debit card (ending 1923, Locked) and a Visa Credit card (ending 9982).
- Transactions:** A list of recent transactions including McDonald's Corporation (-16.00) and a Card Payment (-1,200.00).
- Comments:** A list of recent comments from Gabriel King and Jason Mann.
- Troubleshooting:** A section for troubleshooting with an 'Emulate' button.
- Login & Security:** A section for login and security with options like 'Reset password', 'Set required actions on next login', 'Manage registered devices', and 'Manage active sessions'.
- Opportunities:** A section for opportunities including Personal Loan, Credit Transfer, Worldwide Travel Insurance, and Online Banking Plus.

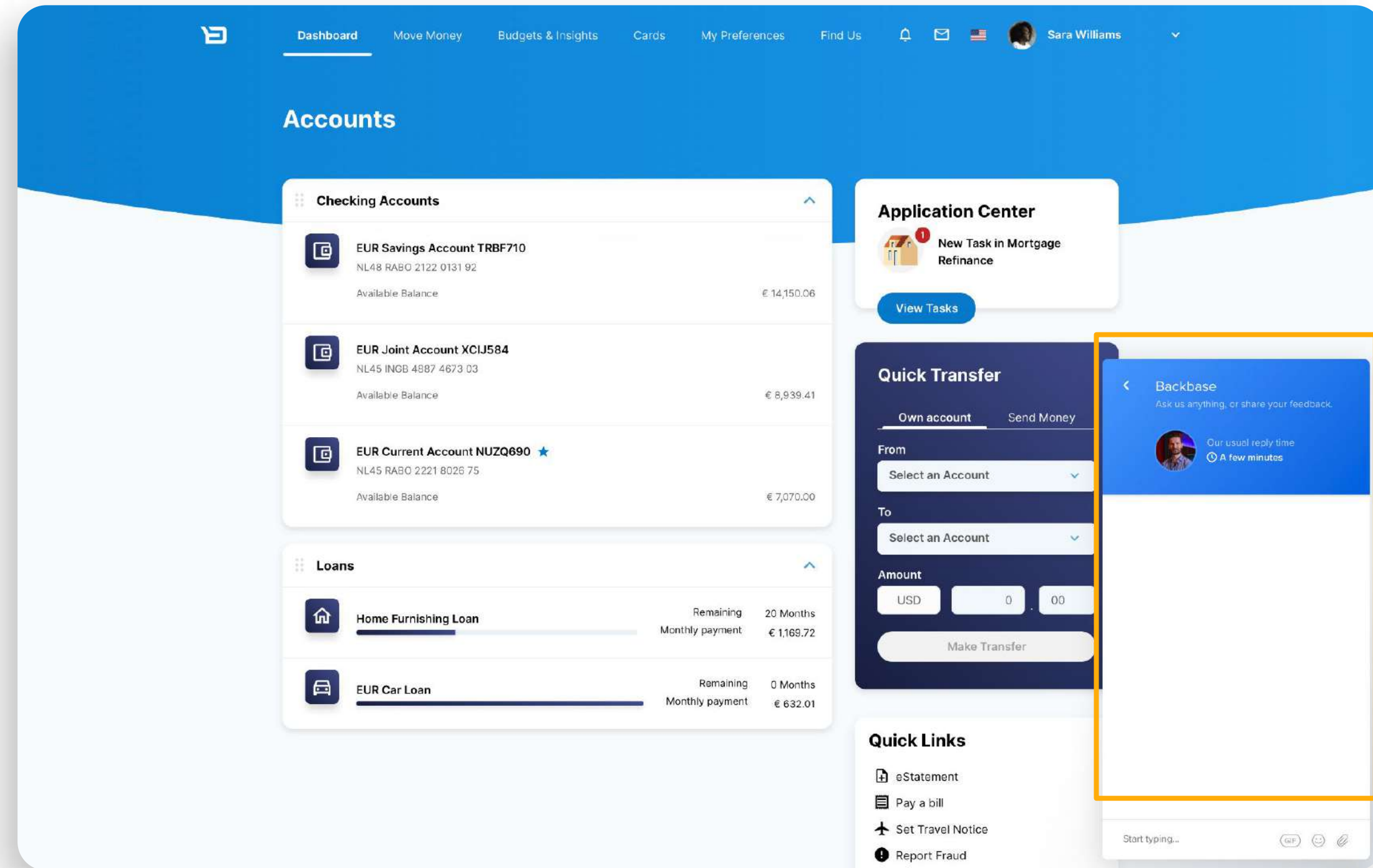
Digital Assist | Furthering Dynamics 365 capabilities

- **Emulation**
 - Impersonate the customer with view-only permissions
- **Card Management**
 - Lock / unlock / replace / limits / change pin
- **Audit / Activity Log**
 - All user actions in Backbase are audited
 - Login attempts, password reset, permission changes, new card, ..
- **Message Centre**
 - Send and receive secure messages
 - Administer message queues
- **Access Control**
 - Manage entitlements
 - Manage approvals
 - Manage limits

The screenshot displays the Omnichannel Dynamics 365 interface. On the left, a video call window shows a customer named Kevin Norris. Below the video, a list of activities indicates a video call request was sent, accepted, and started at 9:51. The main panel on the right is titled 'Payment/transaction query' and contains several sections: 'Contact' (Primary contact: Kevin Norris, phone: +1-425-555-0154, email: kevinnorris@outlook.com), 'Products' (Checking Account: 17,902.97 USD, Visa Credit Card: -1,972.01 USD, Savings Account: 63,109.03 USD, Pocket New Car), 'Card Management' (Visa Debit ending 1923: Locked, Visa Credit ending 9982), 'Transactions' (McDonald's Corporation: -16.00, Card Payment: -1,200.00), 'Troubleshooting' (Sign in to Mr Norris' online banking experience. Emulate), 'Login & Security' (norrisk781 user account active, Reset password, Set required actions on next login, Manage registered devices, Manage active sessions), and 'Opportunities' (Personal Loan, Credit Transfer, Worldwide Travel Insurance, Online Banking Plus). A 'Conversation Summary' section is also visible, showing the issue type 'Payment/transaction query' and the issue summary 'I don't recognise a transaction on my card'. The interface includes a search bar at the top and a navigation menu on the left.

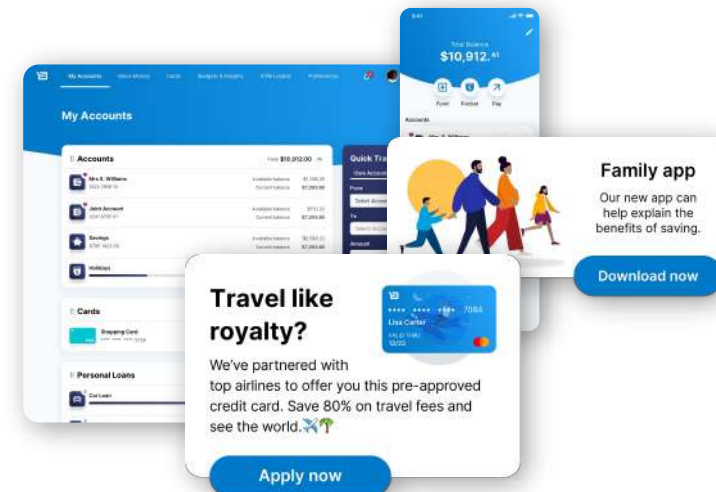
Digital Assist | Furthering Dynamics 365 capabilities

- **Chat bot integration for:**
 - FAQs
 - Account balance checks
 - Limit checks
 - Request closes Branch or ATM location
 - More...
- **Escalated bot integrations**
 - Card Management requests
 - lock / unlock card escalated to Employee in Dynamics dashboard
 - Request Payment assistance

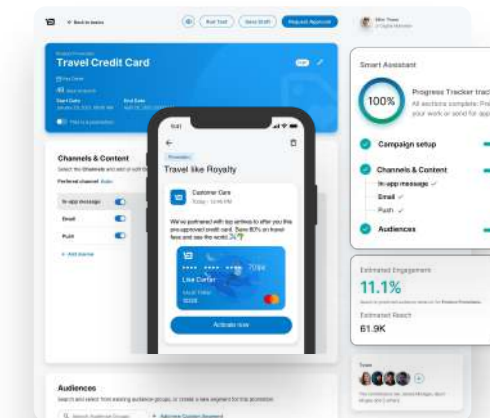


Digital Engage | Capabilities with Dynamics

Customer Apps



Engagement App



API

API

API

API

Engagement Banking Platform (EBP)



Digital
Engagement

Cross/Upsell

Alerting

Campaigns



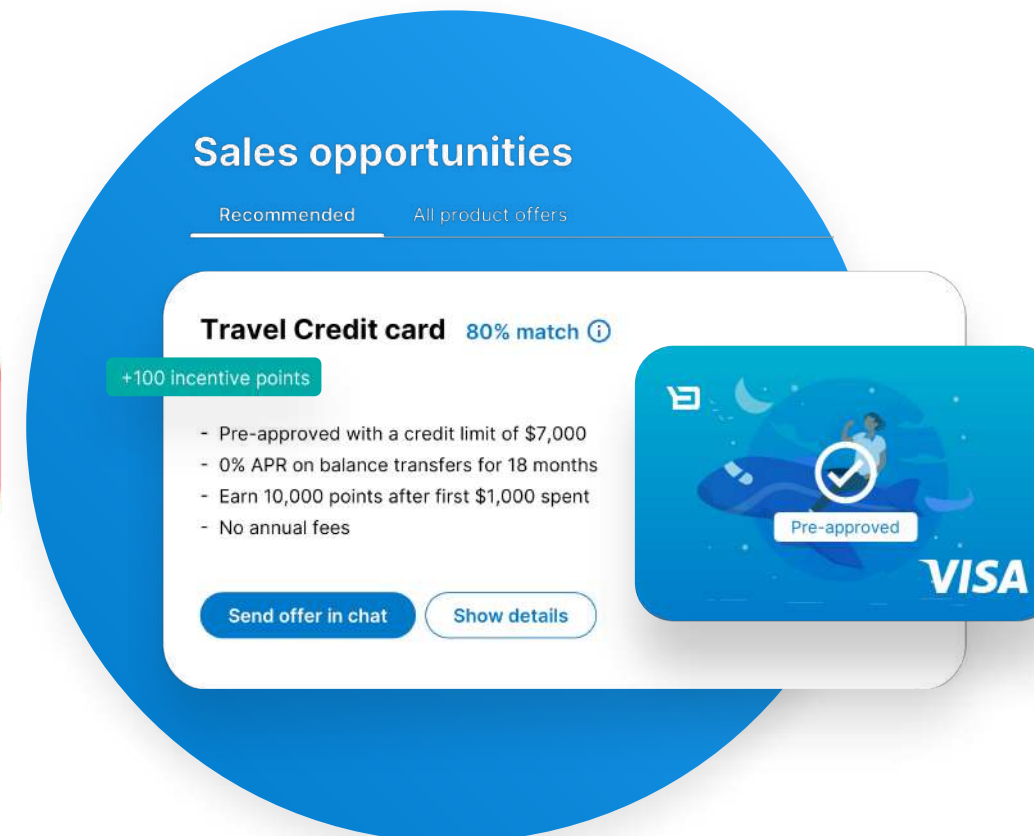
Common **Services** | Enterprise **Integration** | Unified **Security**

Digital Engage | Capabilities with Dynamics

Campaign and Audience Management

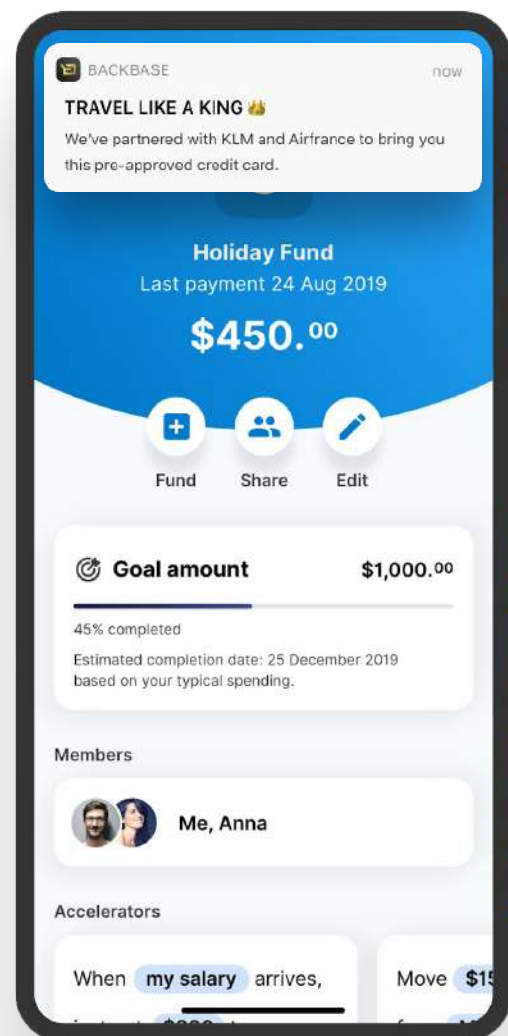


Drive Product Adoption Cross and Upsell

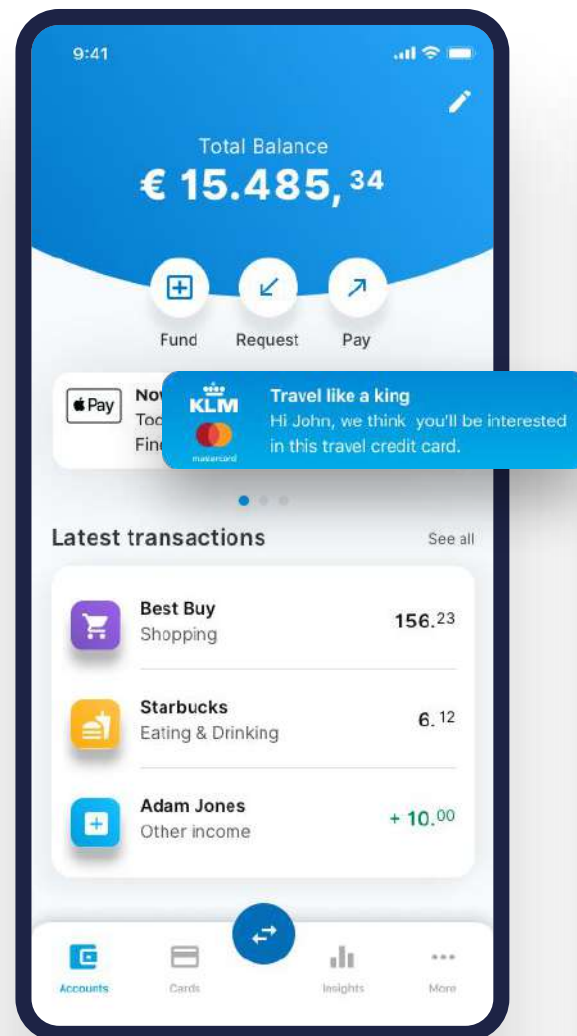


Engagement Channels, powered with Microsoft

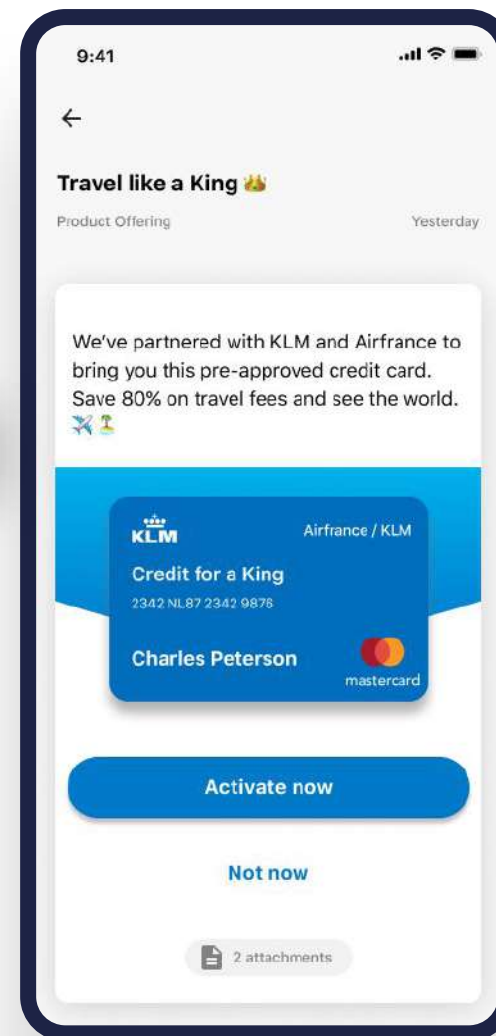
Reach your customers where they prefer to engage.



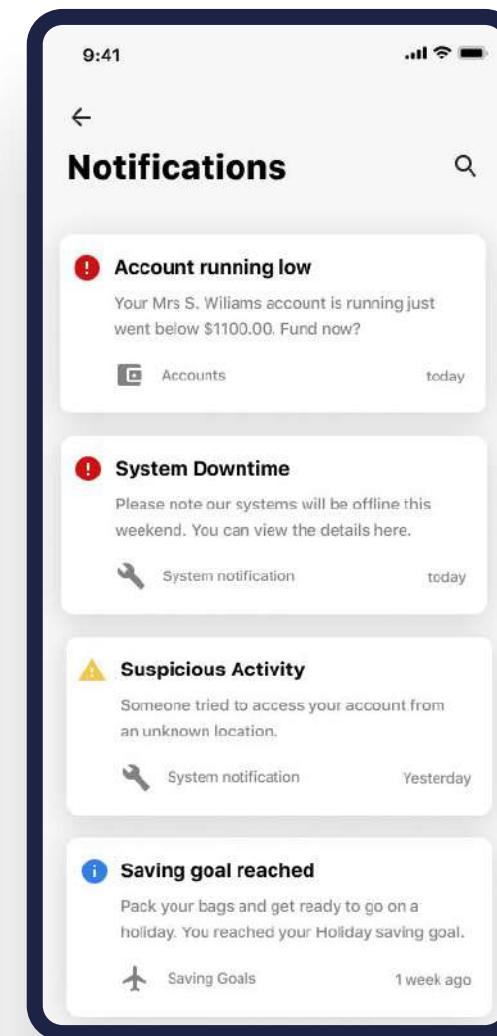
Push Notifications



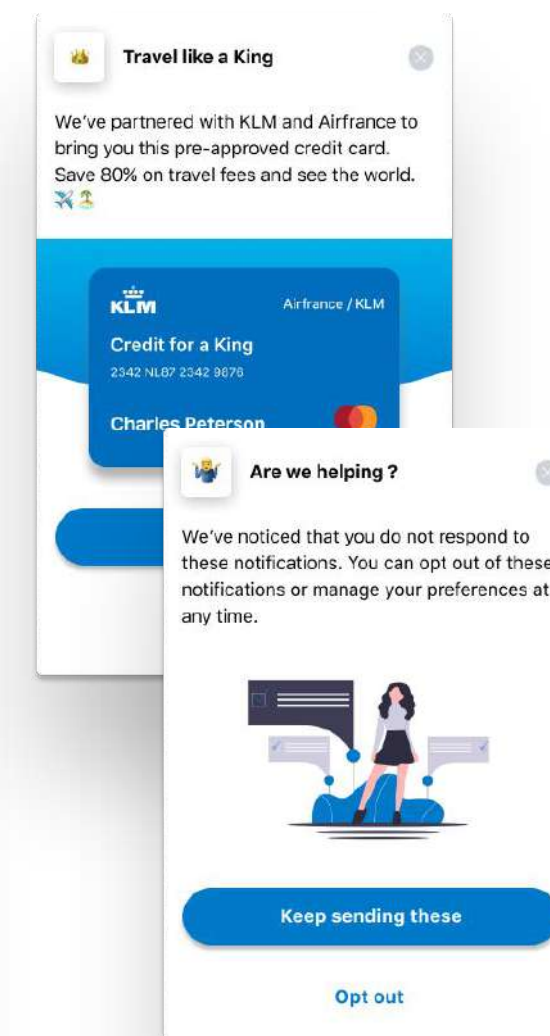
Banners



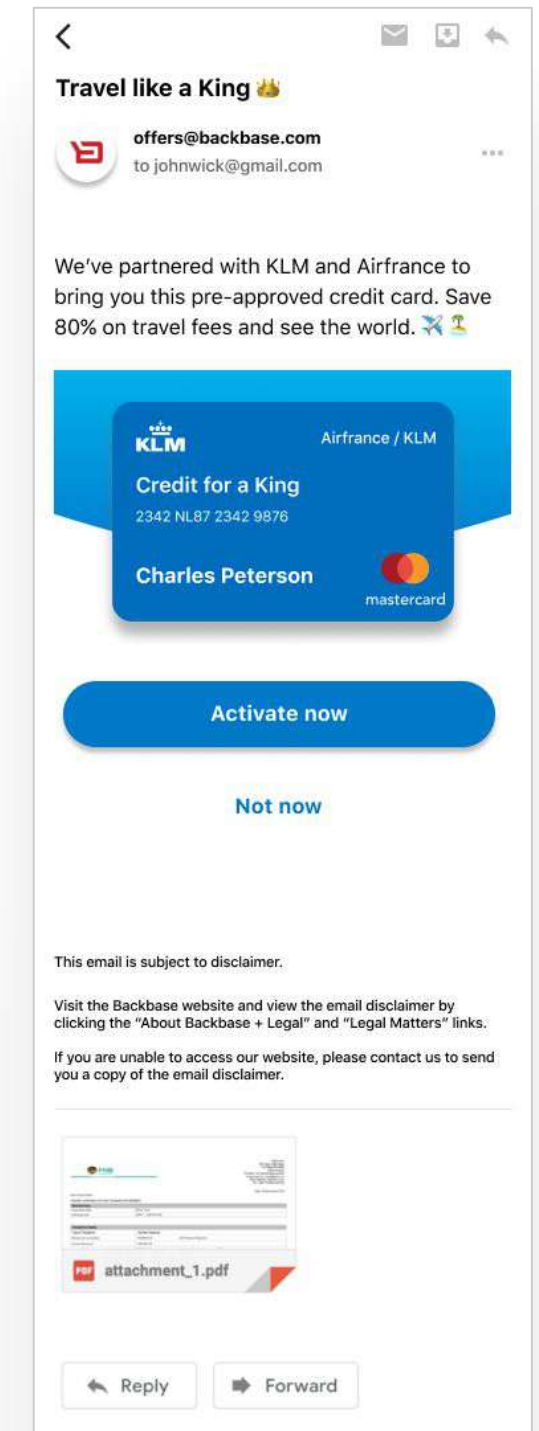
Message Center



In-App Notifications



Nudges



SMS & Email



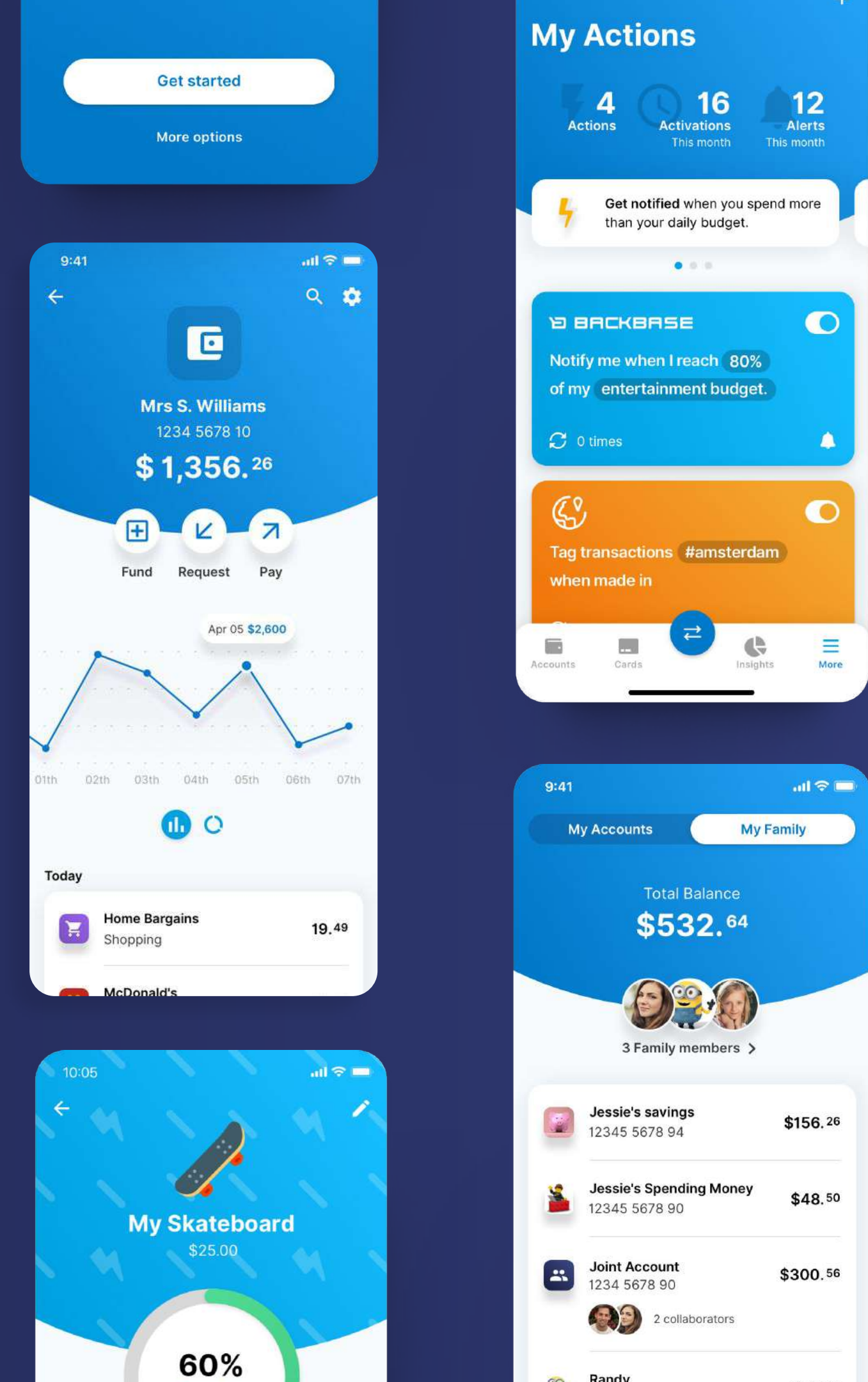


APPENDIX

Engagement Banking with Backbase



Backbase & Microsoft Cloud for FSI Offering



Microsoft FS Cloud | What is the pain?

(Today) FS Today

Disjointed & Difficult to Execute

Engagement
Layer

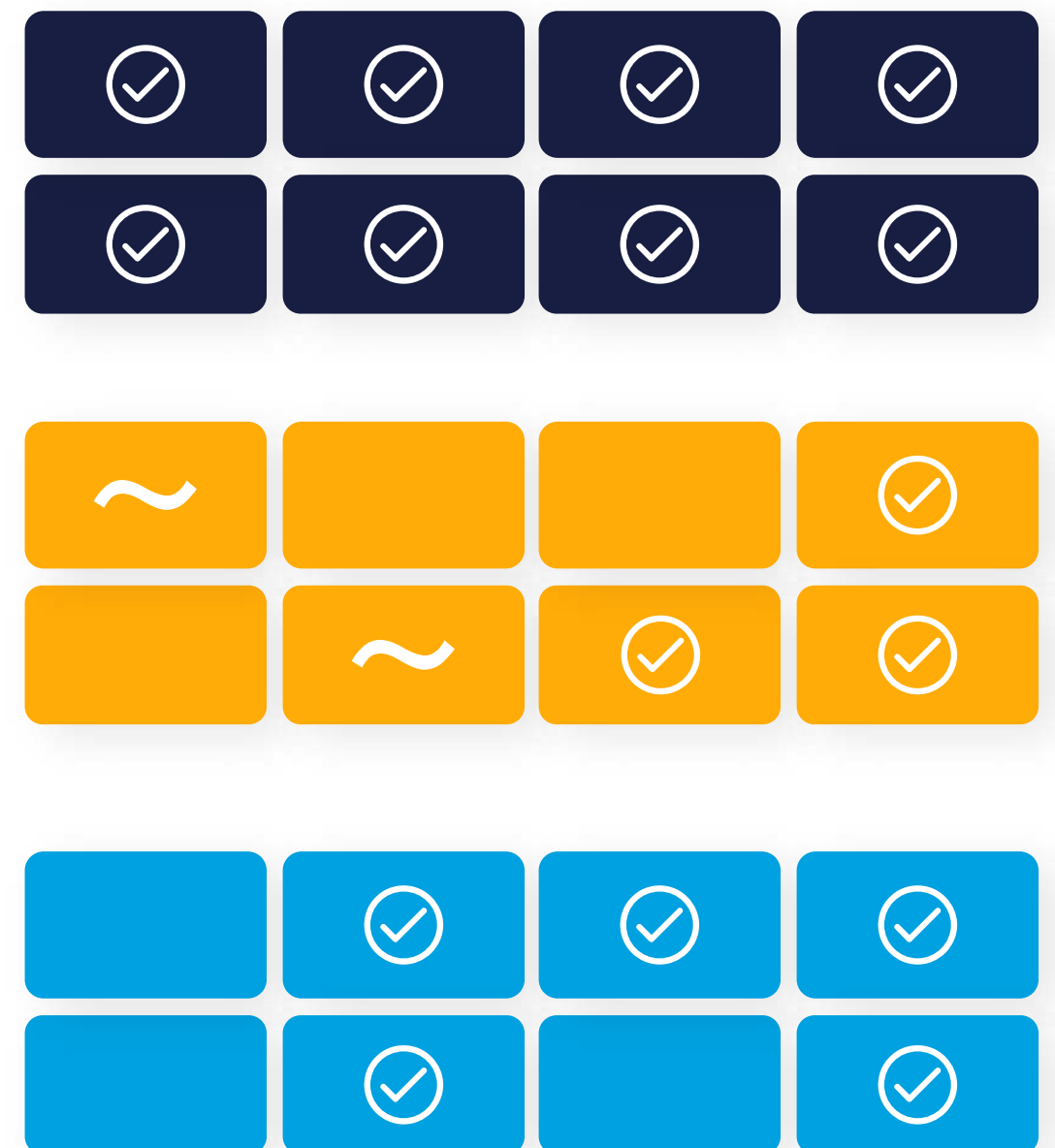
Business Apps
Layer

Infrastructure
Layer



(Future) Microsoft Cloud for FS

Cloud Acceleration & Interoperability



Microsoft FS Cloud | How is the pain addressed?

(Today) FS Today

Disjointed & Difficult to Execute

Engagement
Layer

Business Apps
Layer

Infrastructure
Layer

- **Channel Silos** fragmented per line of business
- **Rigid legacy applications** and slow to change
- **Inability to** deliver capabilities customers & employees expect



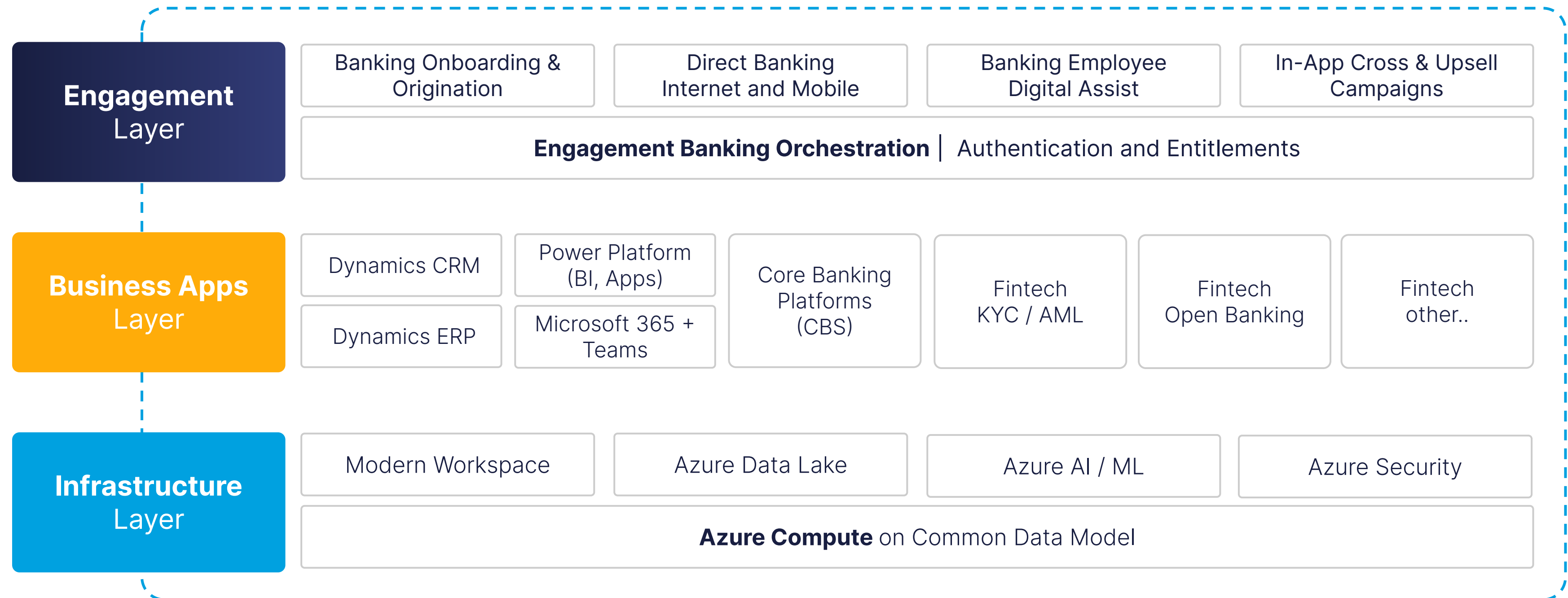
(Future) Microsoft Cloud for FS

Cloud Acceleration & Interoperability

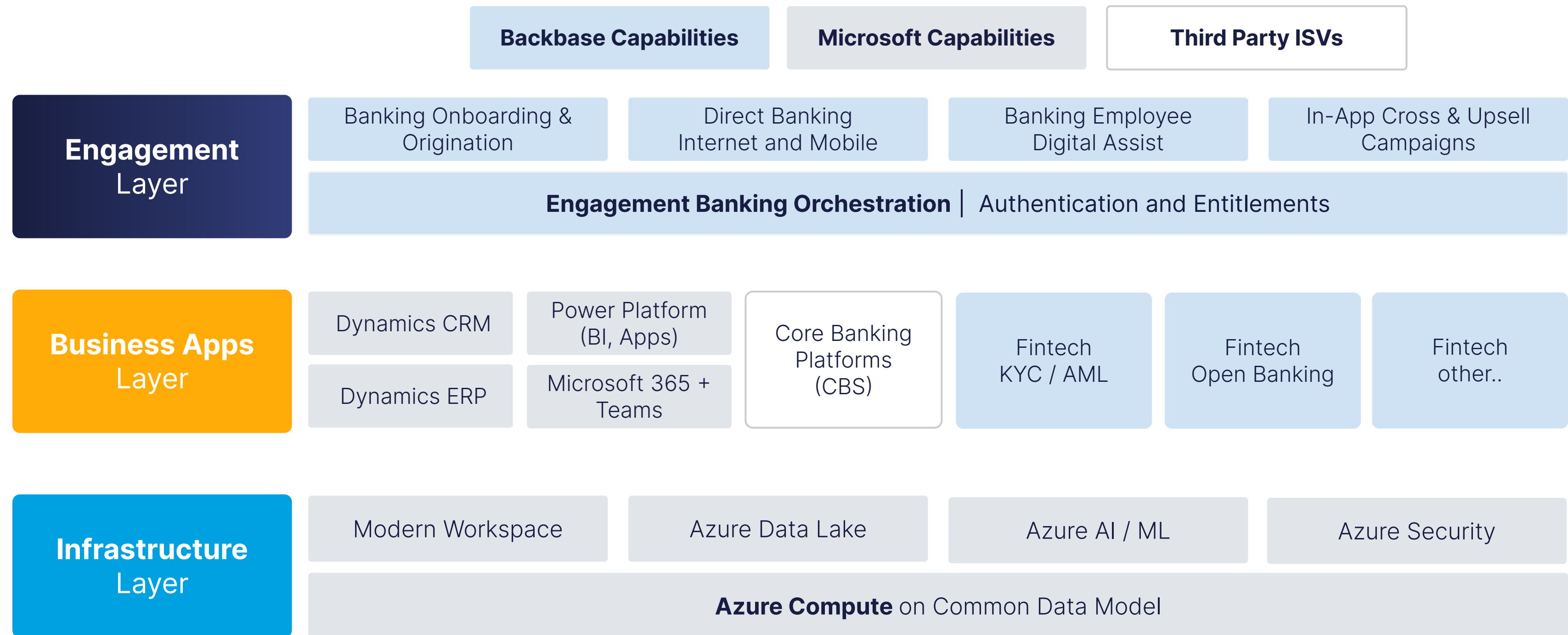
- **Backbase** extending the C4FS value through market leading **Engagement Banking Capabilities**
- **Complete enterprise ready**, end-to-end workflows and interoperability
- **Leading cloud services** with global scale + security commitment

Microsoft FS Cloud | Define the Capabilities

Microsoft Common Data Model for Banking



Microsoft FS Cloud | Example Capability View



Sales | Market Segments for Success

Enterprise

Tier 1 / Tier 2
(10-100B+ Assets)

C4FS + EBP + ISV Apps
Transformation Program
“Mix and Match”

Corporate

Tier 3
(1-10B Assets)

C4FS + EBP + ISV Apps
Remove Complexity
“Prescriptive”

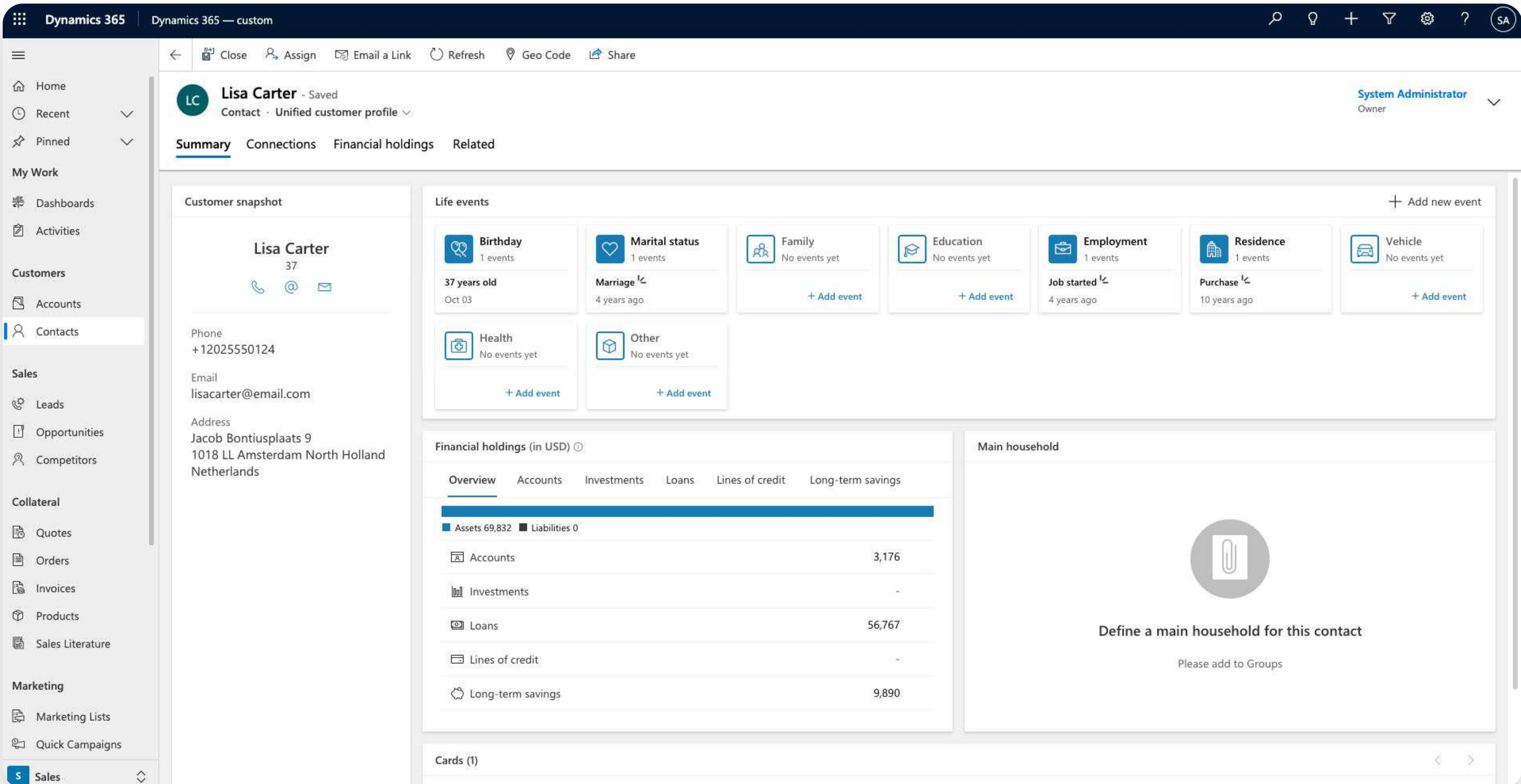
Greenfield

FS and Non-FS
(Speedboat | Challenger)

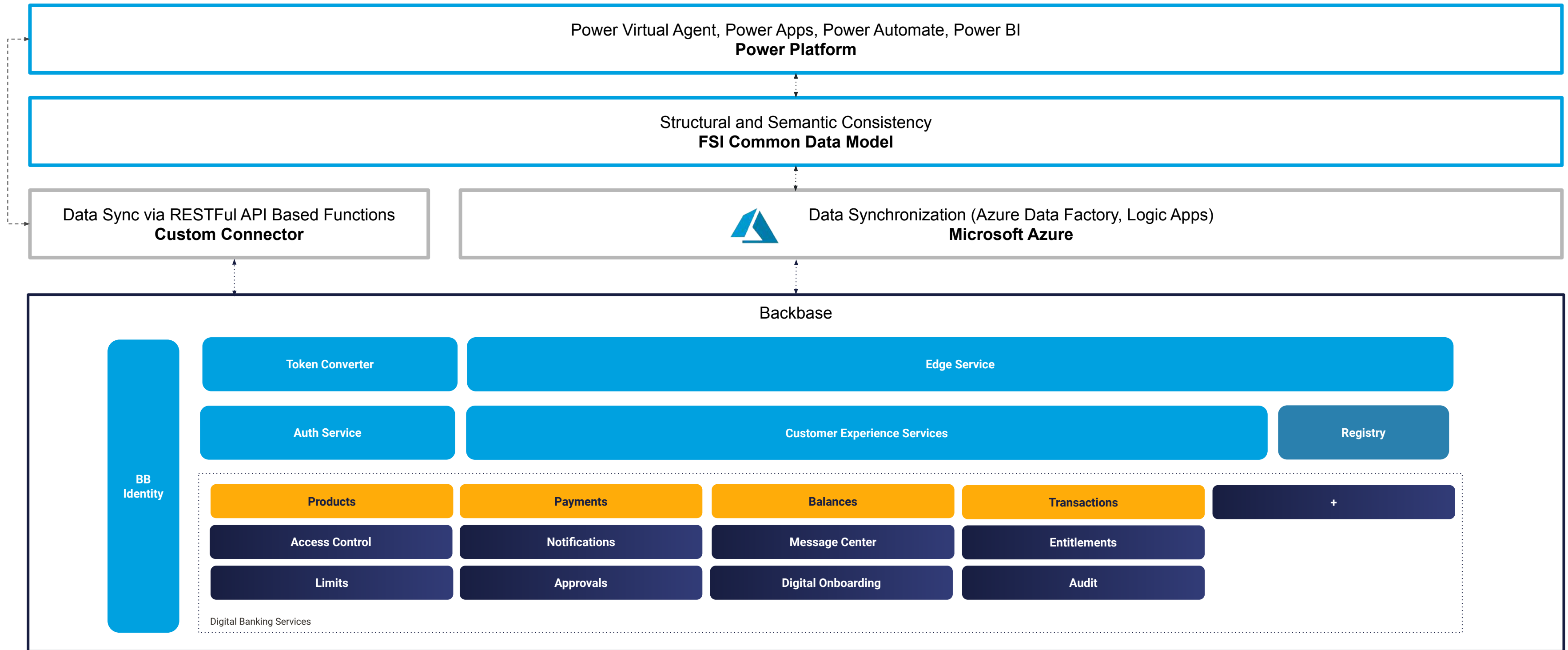
C4FS + EBP + Lean Core
Time to Value
“Fast & Furious”

C4FS + EBP Shared Proposition is relevant across all three segments

Demo | Backbase + Microsoft FSI Cloud



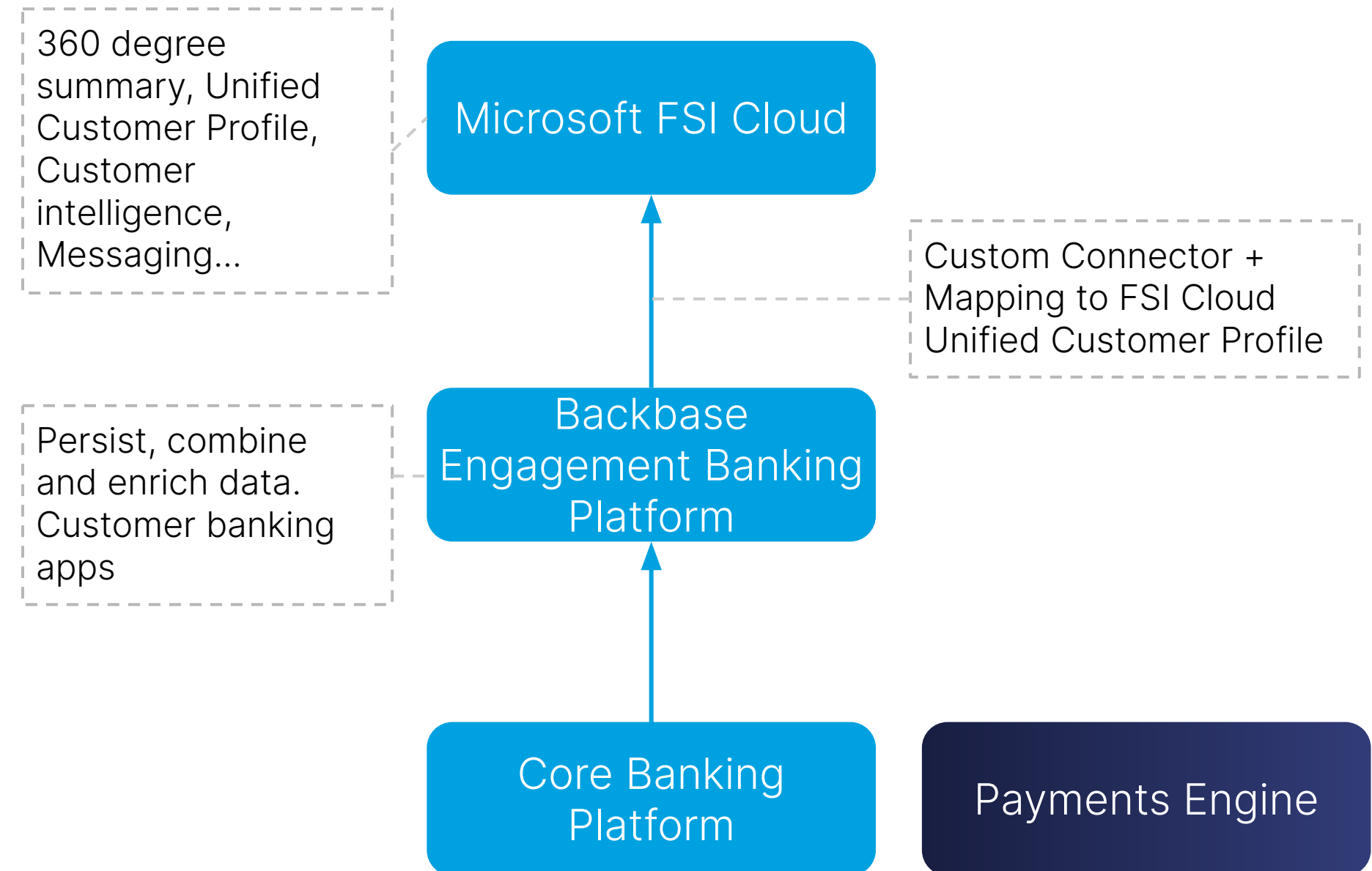
FSI Cloud | Capability Integration



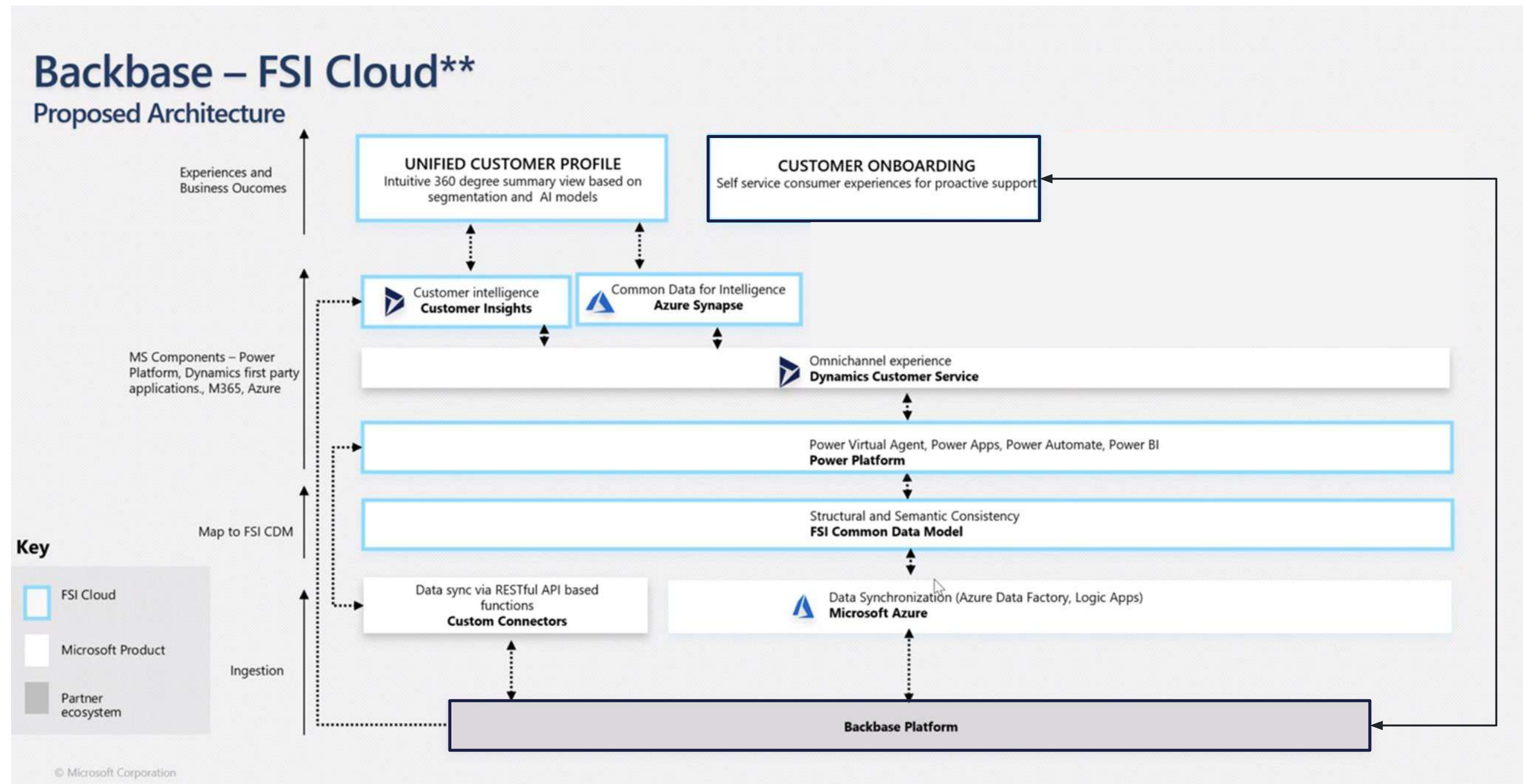
Backbase + Microsoft FSI Cloud

1. **Backbase is providing** API access to **Customer Profile and Accounts data**.
2. **Power Automate** ingests **data from Backbase** to Microsoft FSI Cloud Unified Customer Profile.
3. Data mapped from Backbase to Unified Customer Profile dataverse model.
4. **Microsoft FSI Cloud Dynamics 365** out-of-the-box dashboards to **show Customer 360** degree overview.

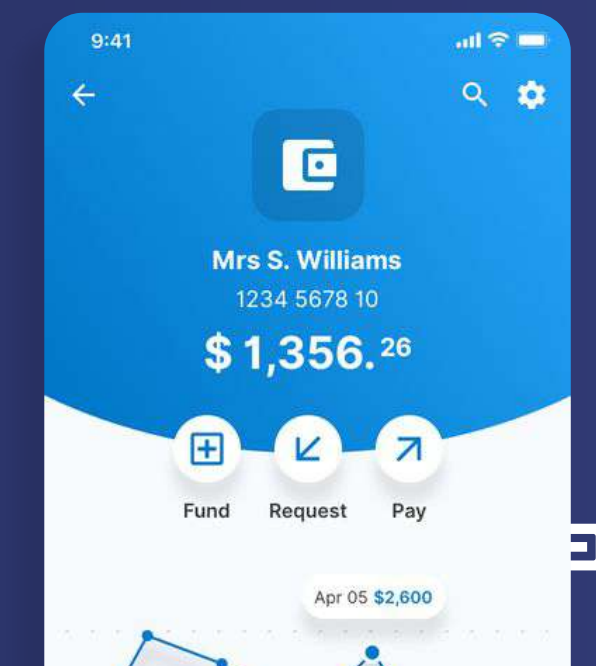
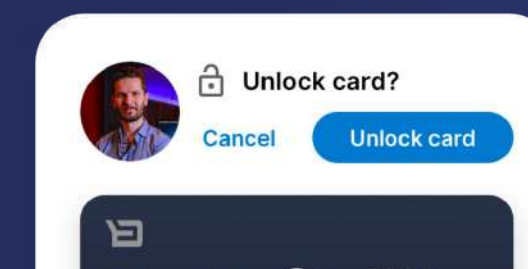
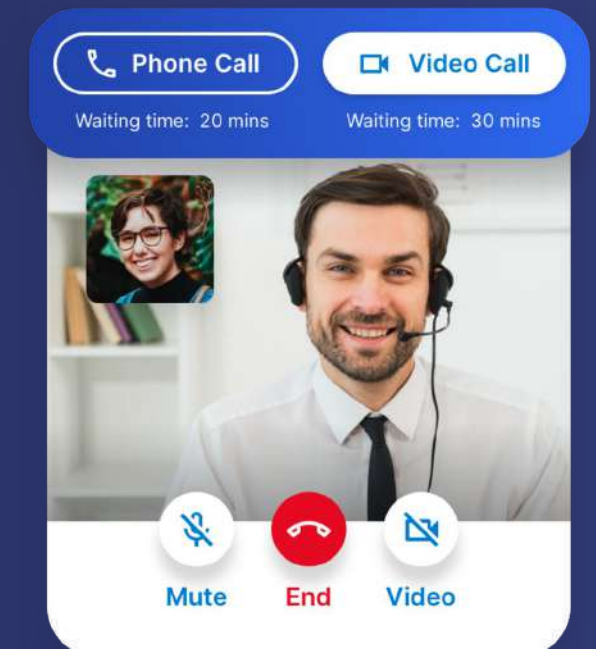
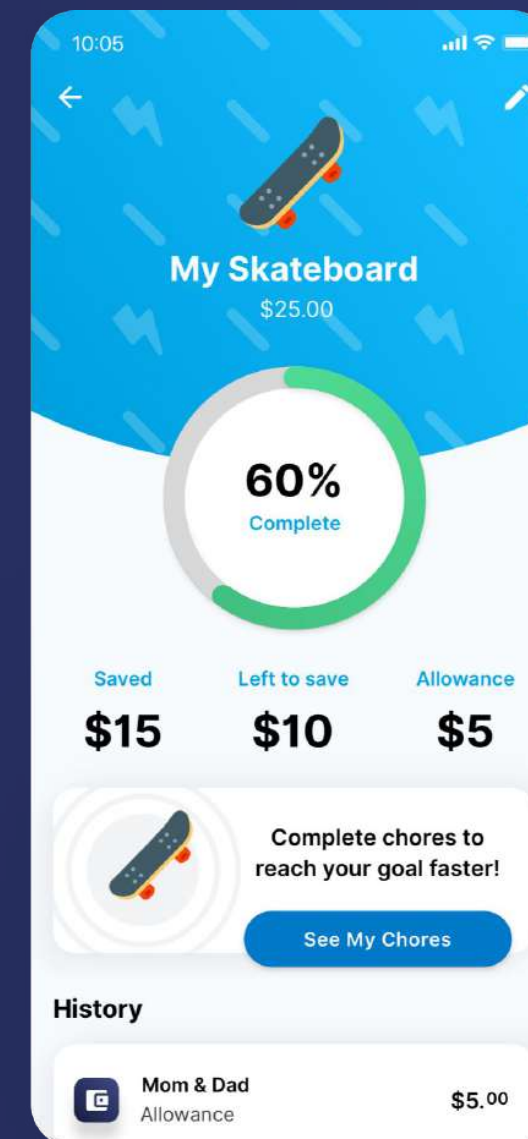
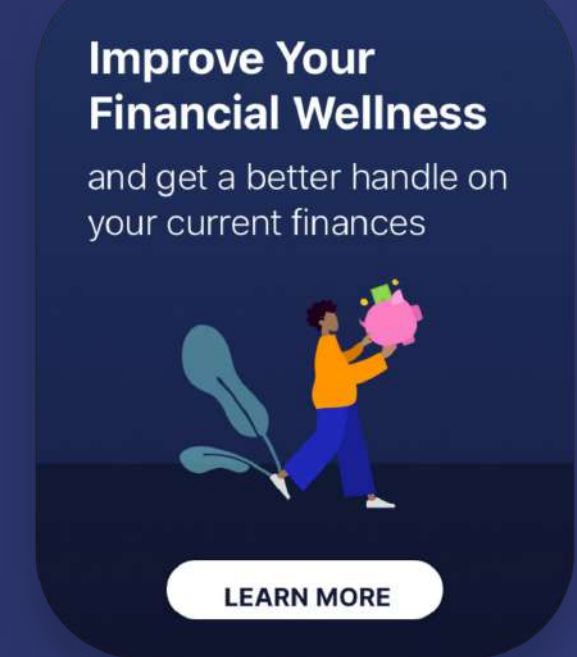
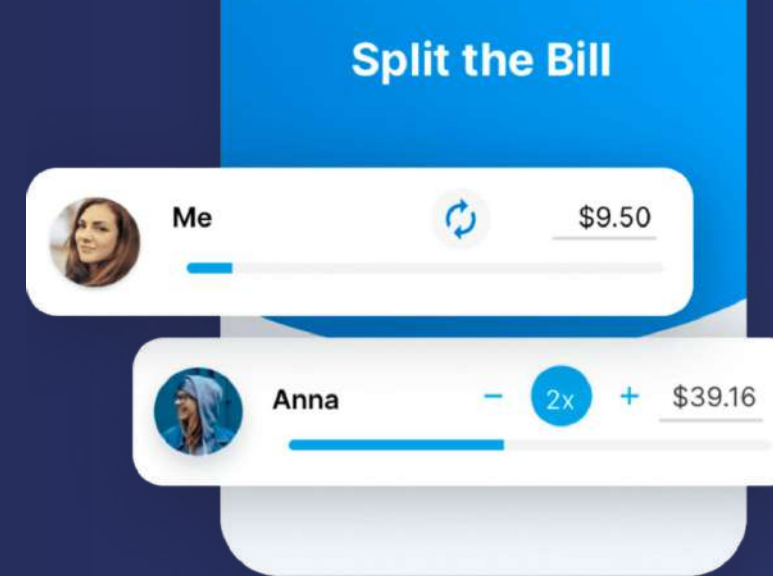
First release. More data and use cases to share between Backbase and Microsoft in future releases.



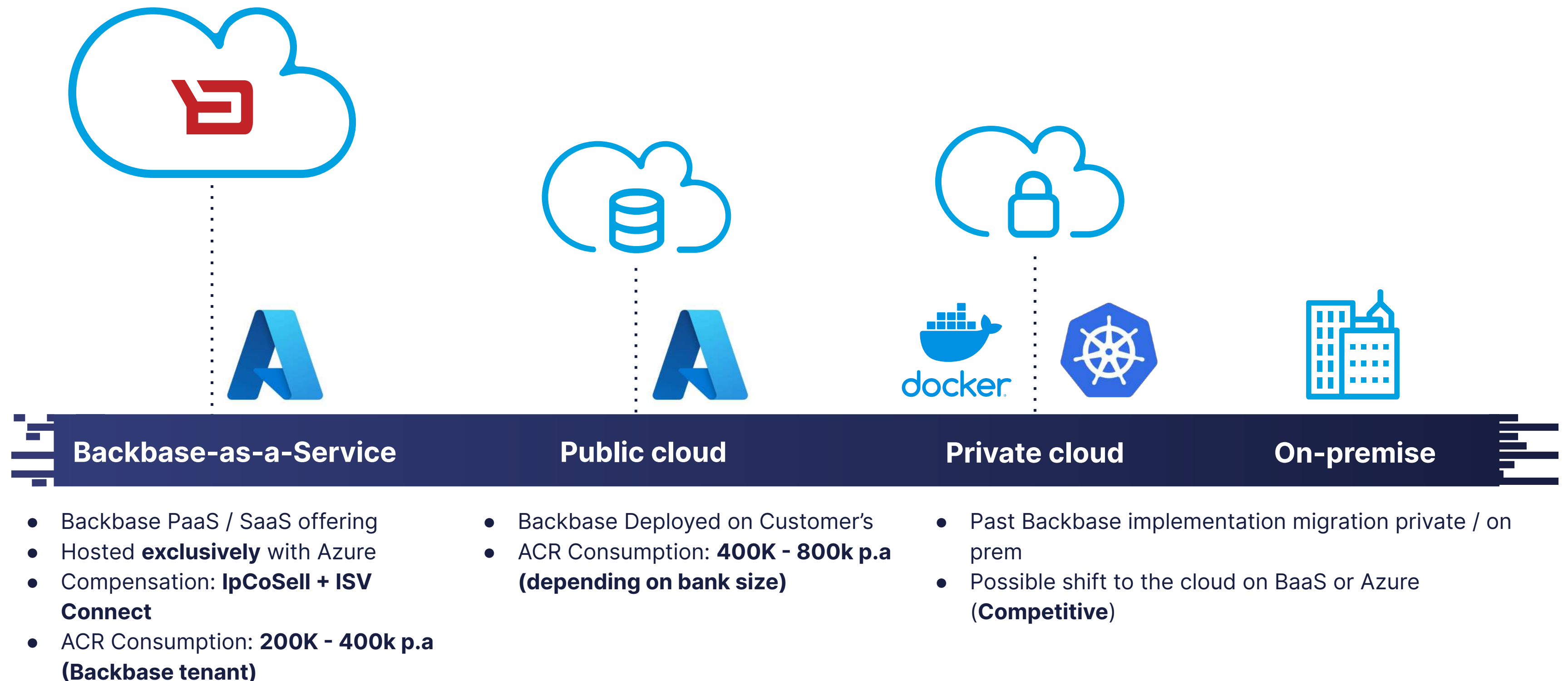
Backbase - FSI Cloud



Sales Incentives



Cloud Deployment strategies | Whats in it for you?



Incentives | How Microsoft gets paid to work with you

Azure		Dynamics	
BYOL (Customer Tenant)	BaaS	Net New Logos	Existing Upsell
Microsoft Incentive: Based on Backbase co-sell			
IPCoSell 15K Quota Retirement	IPCoSell 15K Quota Retirement	Dynamics "Seats"	3% of TCV Rev Share
Microsoft Incentive: Dollar Incentives			
Azure Quota Retirement 400k - 800k p.a	TCV Quota Retirement (Via PRACR) 200k - 400k p.a	Dynamics TCV \$1m-10m	150k - 200k (split over year for 5 year contract)





Backbase and Microsoft
Dynamics and FSI Cloud Integration

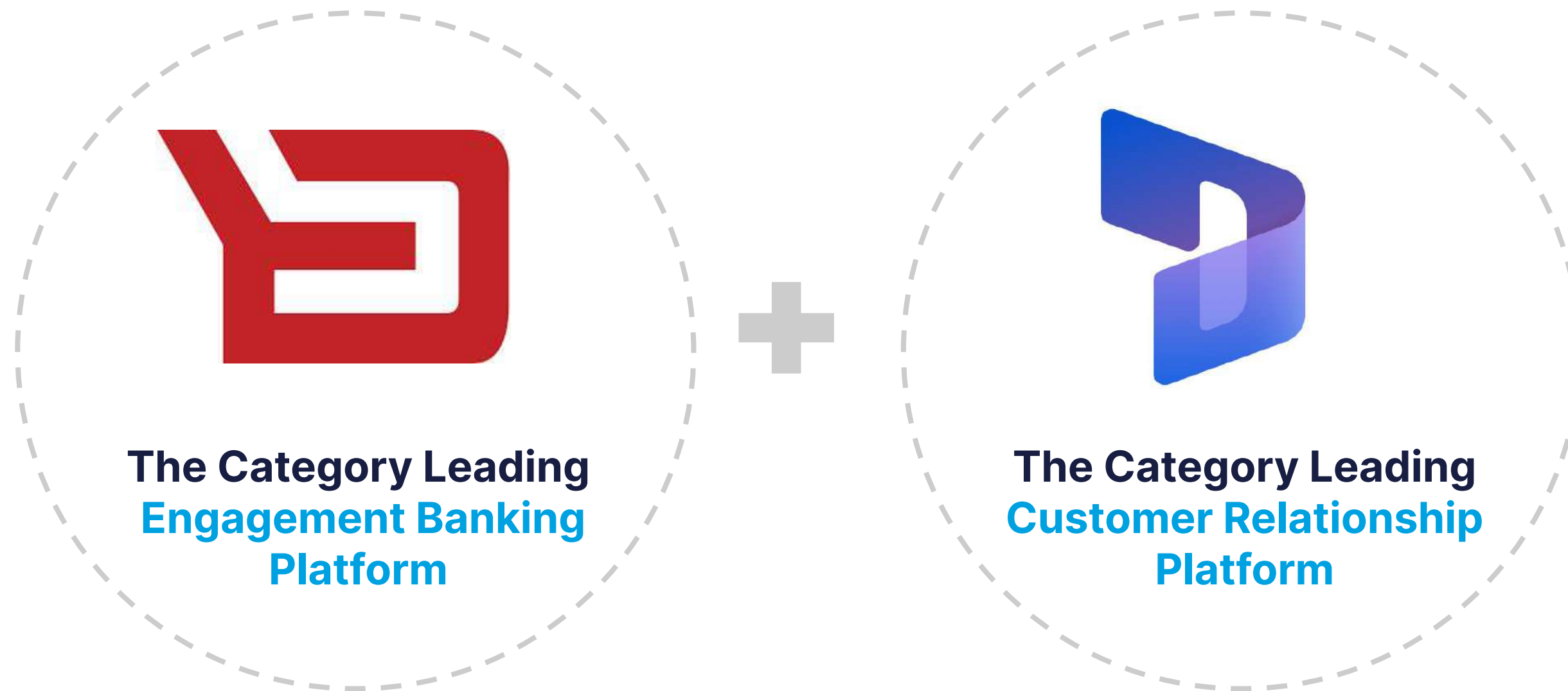
Engagement Banking with Backbase

Elliott Haralambous
Global Alliance Director Backbase

elliottth@backbase.com

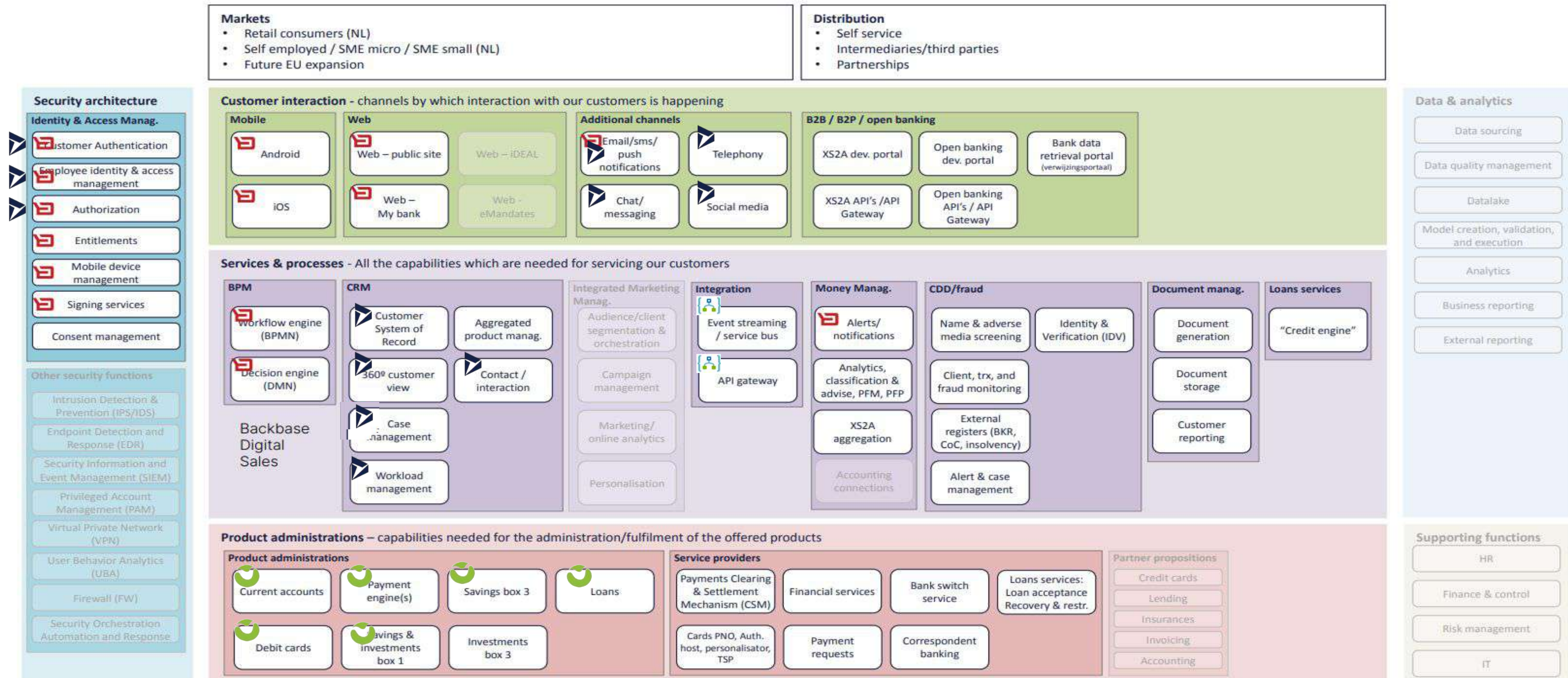


Together | Game changing partnership within Banking

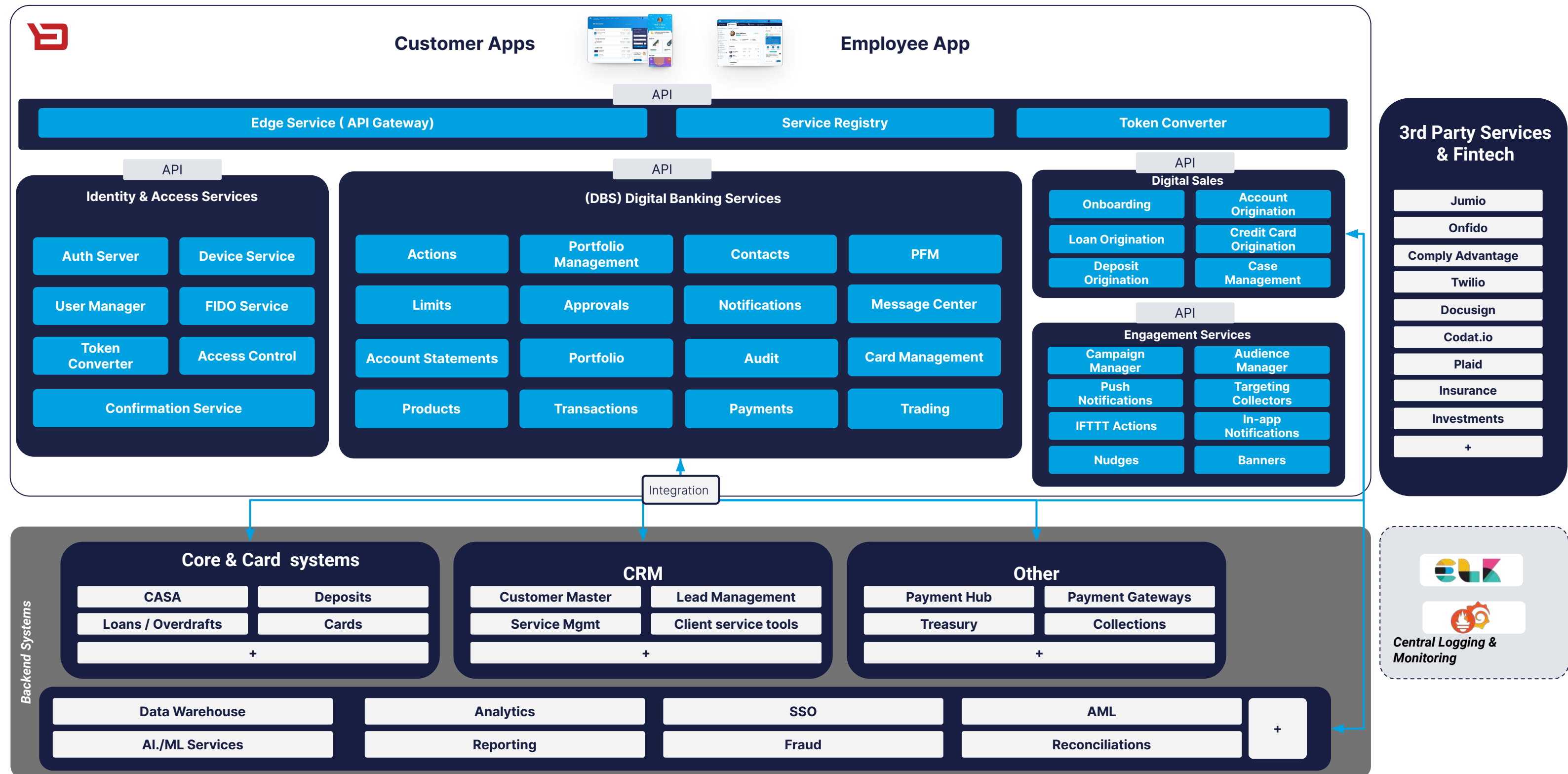


Joining forces to architect banking around both the customer and the employee

Mapping Business Capabilities on specific solutions



Backbase High Level Domain Architecture



 **Thank You!**