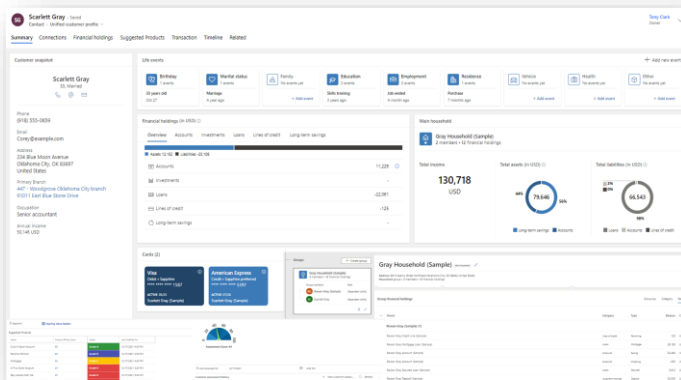# Avanade Retail Banking Accelerator for Financial Service Cloud

## AGENDA

1. Microsoft Cloud for Financial Services
2. Key Features of Avanade Retail Banking Accelerator
3. System Personas
4. Use Cases
5. System Showcase with Scenarios

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Microsoft Cloud for Financial Services

Unified Customer Profile

- Help tailor customer experiences via a comprehensive view of the customer's financial situation

- 360° view of customer such as life events, connections, household and financial details.
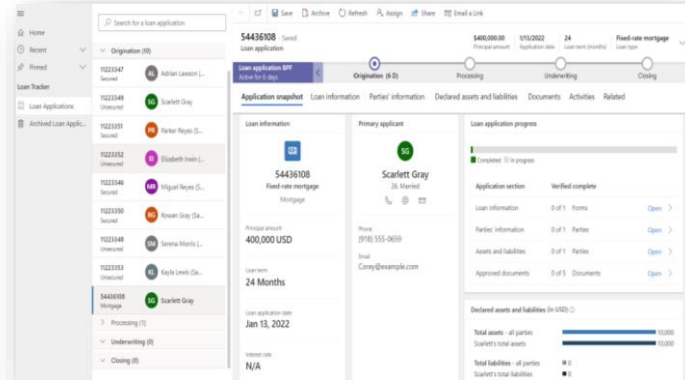
Customer On-boarding

- Provide customers with easy-access to loan apps to help enhance customer experience and loyalty.

- Provide Relationship Managers and bank with guided tools to elevate customer experiences
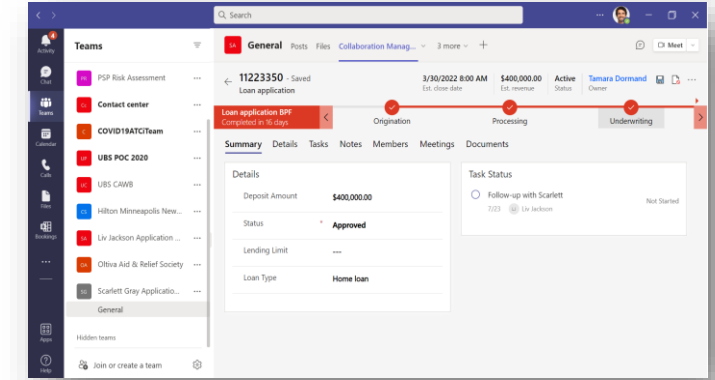
Collaboration Manager

- Enable automation, collaboration to accelerate lending processes, and enhance customer experience.

- Helps Relationship Managers with appointment scheduling, virtual meetings, managing tasks, documents and approvals

# Key Features of Avanade Retail Banking Accelerator

Customer Self Service Portal

- One stop portal for customer to apply for products , keep track of investments and set financial goals.

- Reach more customers by offering self service tools across channels to enhance customer experience
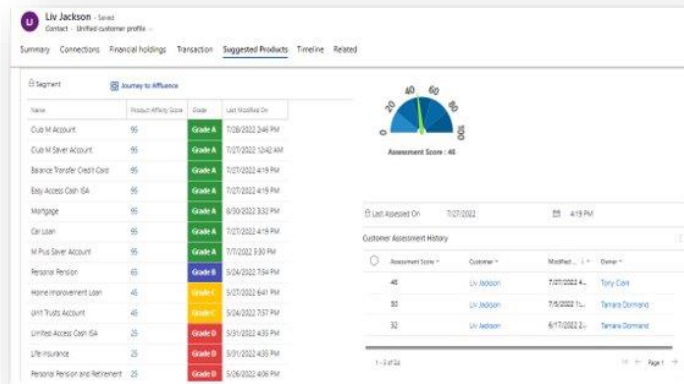
AI Product Suggestions

- Prebuilt AI models to Provide Relationship Managers with tailored products for each customer to up sell / cross sell.

- Combine customer data like financial strength , key life events to increase customer value and loyalty
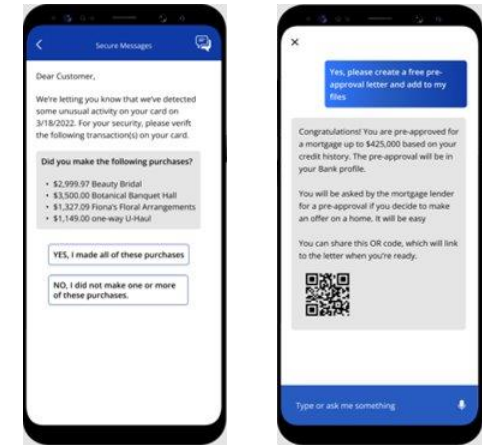
Intelligent Bots

- Automated notifications and guided interactions for customers with intelligent and human centric bots

- Intelligent suggestion based on life events and accelerate customer service.

Personas

Liv Jackson
Bank Customer

- Travel Blogger
- Liv has grown her online following with her YouTube channel
- Annual income more than $ 75000
- Has account with Oltiva Bank
- Liv is moved to a higher segment based on increase in direct deposits

Tony Clark
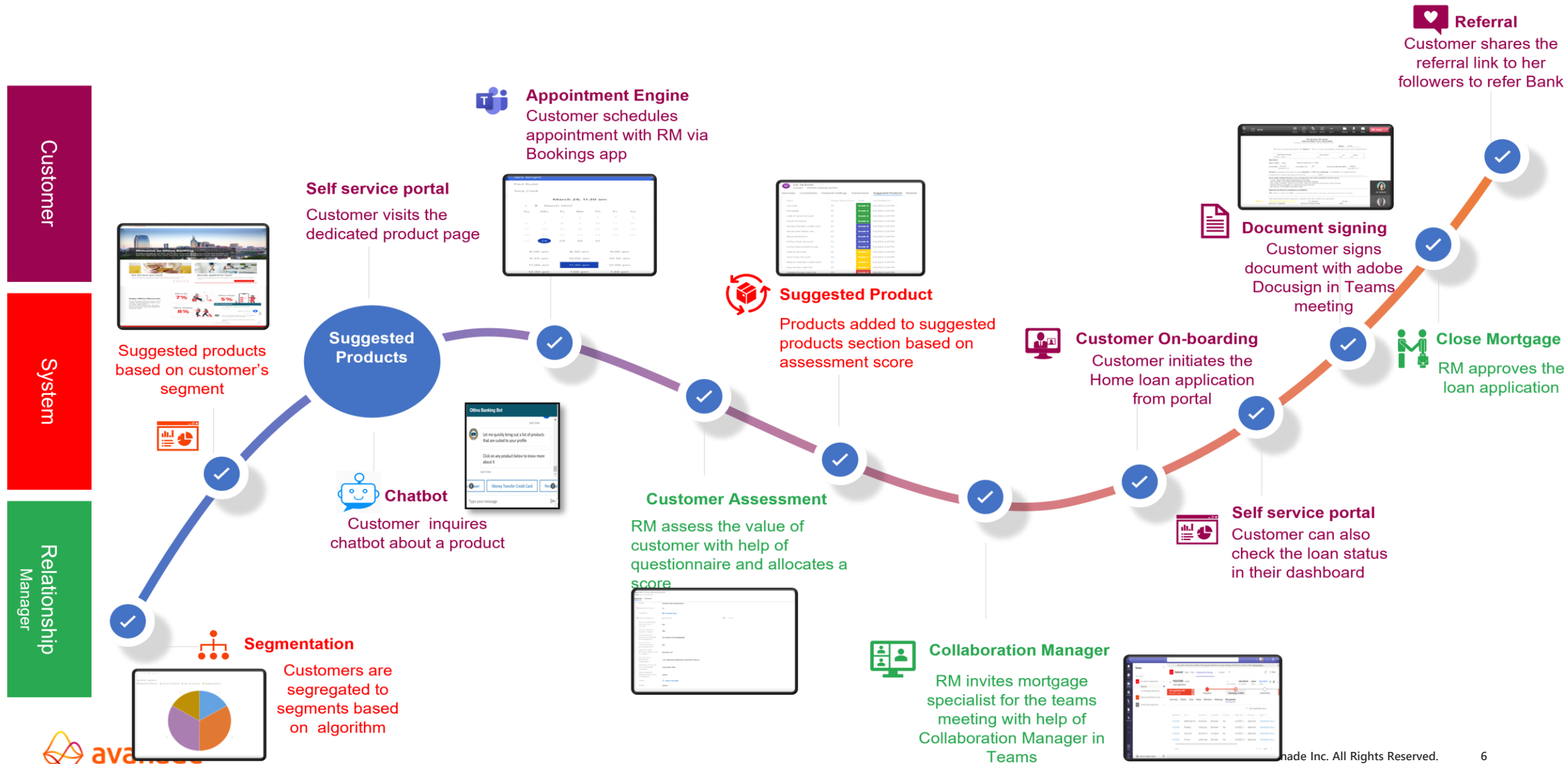### Relationship Mngr

- Responsible for Liv's Account
- D365 User
- Need Liv's unified profile view and should be able to utilize the data on the go
- Need to assess the customer to suggest the next best product

Jack Wright
Mortgage Specialist

- Mortgage Specialist
- D365 User
- Need Liv's 360-degree customer view
- Need to provide expert knowledge and guidance to customers on mortgage
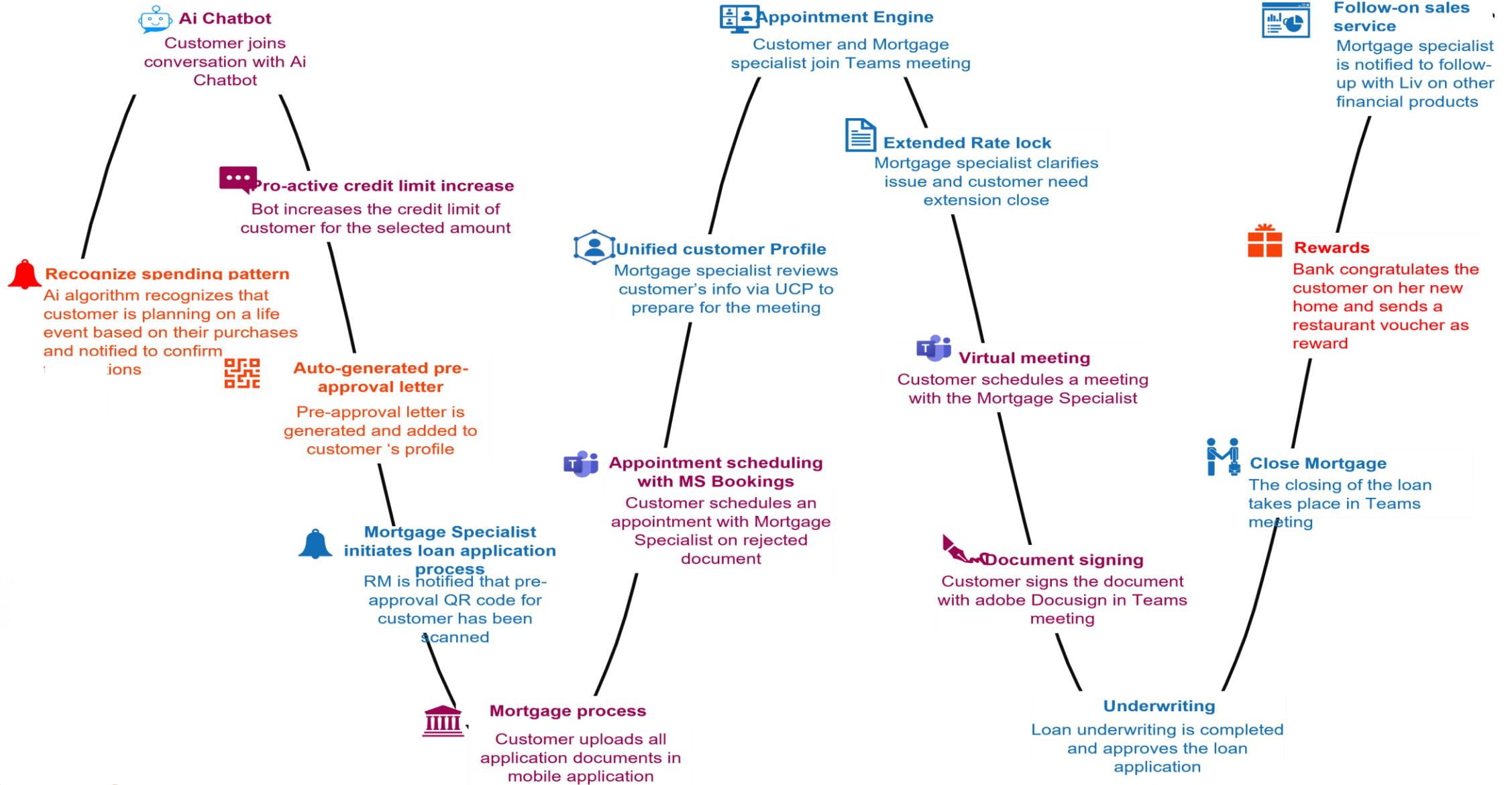
Use Case 1 : Product recommendation for Customer

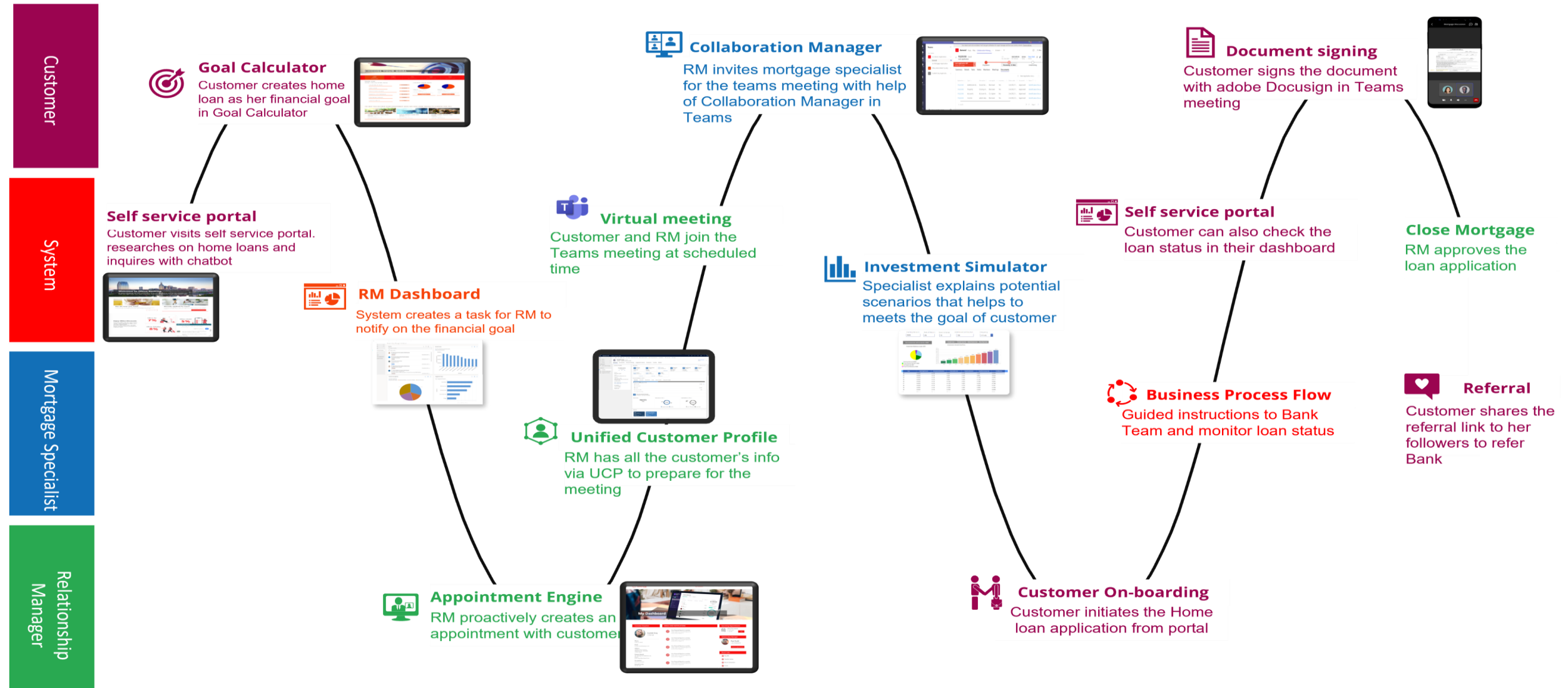**Customer** | **System** | **Relationship Manager**

Referral
Customer shares the referral link to her followers to refer Bank

Appointment Engine
Customer schedules appointment with RM via Bookings app

Self service portal
Customer visits the dedicated product page

Document signing
Customer signs document with adobe Docusign in Teams meeting

Suggested Products

Suggested products based on customer's segment

Suggested Product
Products added to suggested products section based on assessment score

Customer On-boarding
Customer initiates the Home loan application from portal

Close Mortgage
RM approves the loan application

Chatbot
Customer inquires chatbot about a product

Customer Assessment
RM assess the value of customer with help of questionnaire and allocates a score

Self service portal
Customer can also check the loan status in their dashboard

Segmentation
Customers are segregated to segments based on algorithm

Collaboration Manager
RM invites mortgage specialist for the teams meeting with help of Collaboration Manager in Teams

Use Case 2 : Customer Lifecycle

Customer

System

Mortgage Specialist

Ai Chatbot
Customer joins conversation with Ai Chatbot

Pro-active credit limit increase
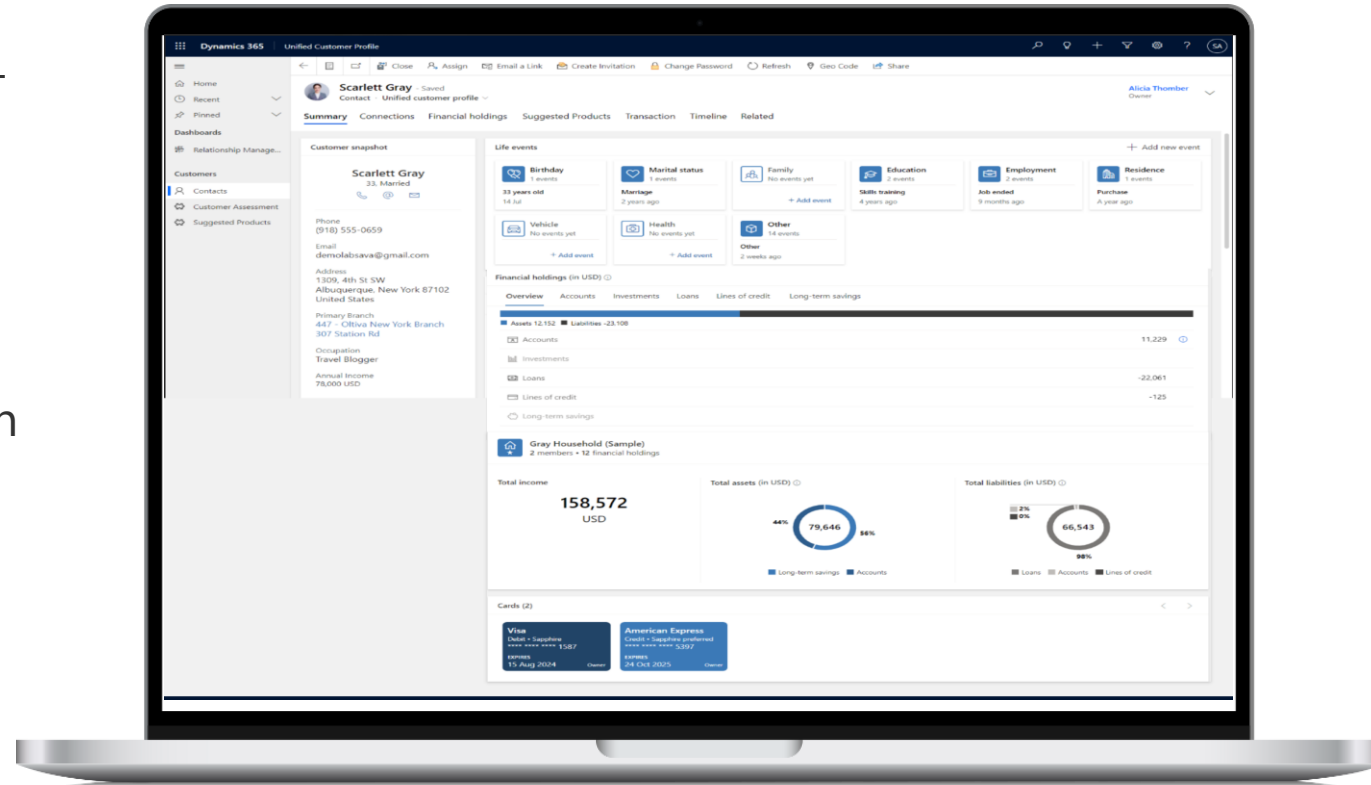Bot increases the credit limit of customer for the selected amount

Recognize spending pattern
Ai algorithm recognizes that customer is planning on a life event based on their purchases and notified to confirm ions

Auto-generated pre-approval letter
Pre-approval letter is generated and added to customer 's profile

Mortgage Specialist initiates loan application process
RM is notified that pre-approval QR code for customer has been scanned

Mortgage process
Customer uploads all application documents in mobile application

Appointment Engine
Customer and Mortgage specialist join Teams meeting

Extended Rate lock
Mortgage specialist clarifies issue and customer need extension close

Unified customer Profile
Mortgage specialist reviews customer's info via UCP to prepare for the meeting

Appointment scheduling with MS Bookings
Customer schedules an appointment with Mortgage Specialist on rejected document

Virtual meeting
Customer schedules a meeting with the Mortgage Specialist

Document signing
Customer signs the document with adobe Docusign in Teams meeting

Underwriting
Loan underwriting is completed and approves the loan application

Follow-on sales service
Mortgage specialist is notified to follow-up with Liv on other financial products

Rewards
Bank congratulates the customer on her new home and sends a restaurant voucher as reward

Close Mortgage
The closing of the loan takes place in Teams meeting

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Use Case 3 : Digital banking experience with chatbot

Goal Calculator
Customer creates home loan as her financial goal in Goal Calculator

Self service portal
Customer visits self service portal. researches on home loans and inquires with chatbot

RM Dashboard
System creates a task for RM to notify on the financial goal

Collaboration Manager
RM invites mortgage specialist for the teams meeting with help of Collaboration Manager in Teams

Virtual meeting
Customer and RM join the Teams meeting at scheduled time

Investment Simulator
Specialist explains potential scenarios that helps to meets the goal of customer

Unified Customer Profile
RM has all the customer's info via UCP to prepare for the meeting

Appointment Engine
RM proactively creates an appointment with customer

Customer On-boarding
Customer initiates the Home loan application from portal

Document signing
Customer signs the document with adobe Docusign in Teams meeting

Self service portal
Customer can also check the loan status in their dashboard

Close Mortgage
RM approves the loan application

Business Process Flow
Guided instructions to Bank Team and monitor loan status

Referral
Customer shares the referral link to her followers to refer Bank

Customer

System

Mortgage Specialist

Relationship Manager

System Showcase with Scenarios

Scenario: Customer 360

- Visual representation of real-time balances

- Insight into customer's financial situation

- Product suggestion based on AI algorithm

Scenario: Customer Onboarding

- Easy access to loan application

- Capture application data and documents

- Customer can track application status from portal

Scenario: Financial Goal

- Engage customers to achieve their financial goal

- Easy to use calculator

- Generate plans to achieve the financial goal based on contribution amount and planned time to reach goal
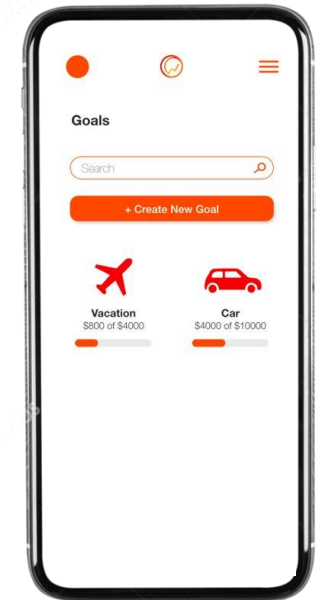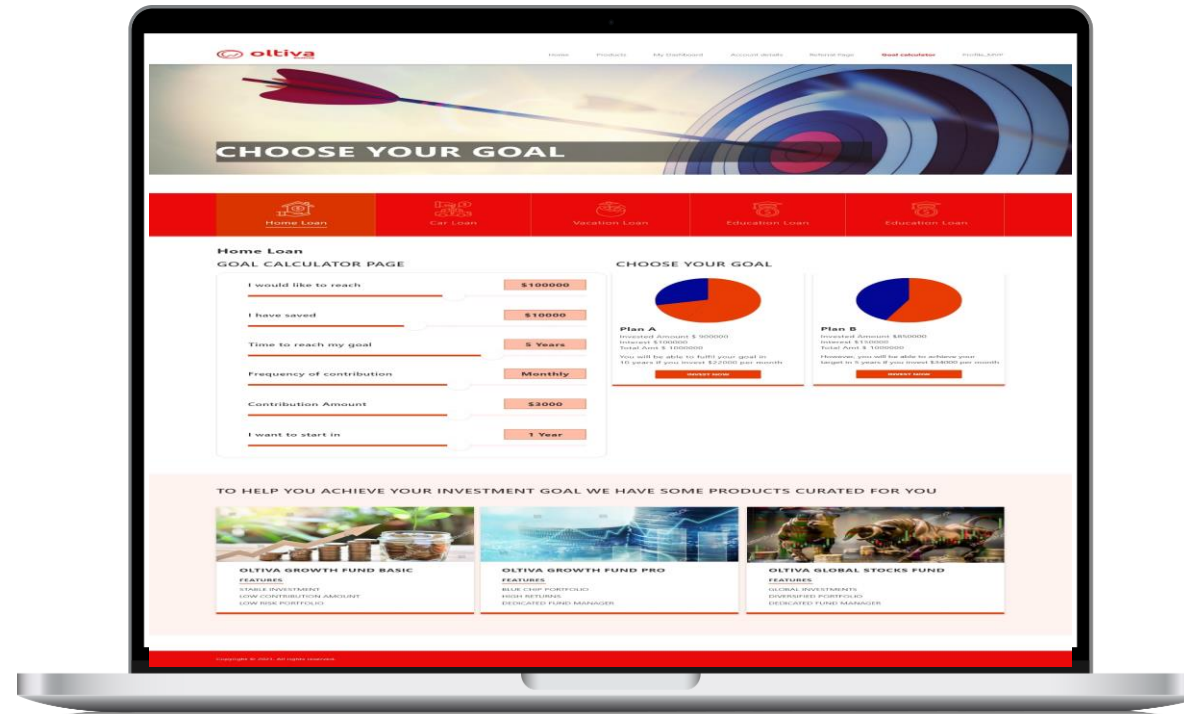
Scenario: Customer Assessment

- Provides value of the customer

- Enables better product recommendation based on assessment score
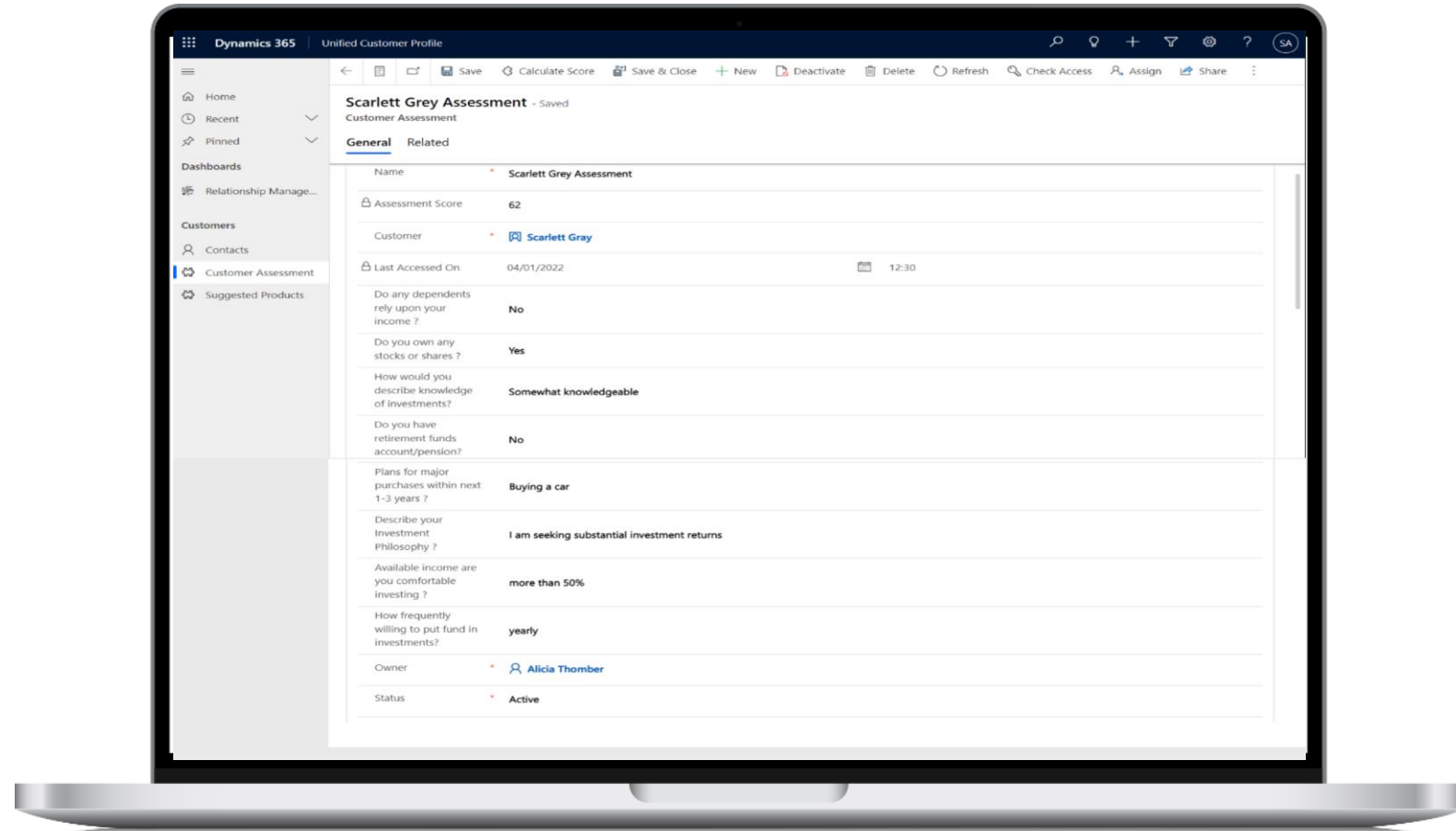
Scenario: Chatbot

- Microsoft Power Virtual Agent reduces customer service volume

- Pro-active, intelligent, truly human customer service experience

- Enables collaboration between customer and mortgage specialist

Secure Messages

Dear Customer,

We're letting you know that we've detected some unusual activity on your card on 3/18/2022. For your security, please verift the following transaction(s) on your card.

Did you make the following purchases?

- $2,999.97 Beauty Bridal
- $3,500.00 Botanical Banquet Hall
- $1,327.09 Fiona's Floral Arrangements
- $1,149.00 one-way U-Haul

YES, I made all of these purchases

NO, I did not make one or more of these purchases.

Oltiva Banking Bot

So, what can I help you with today?

3 minutes ago

Eligible Products

3 minutes ago

Let me quickly bring out a list of products that are suited to your profile

Click on any product below to know more about it

Type your message

Scenario: Pro-active credit limit increase

- AI algorithm to monitor the spending pattern of customer

- Flag out and verify the transactions outside spending limit

- Chatbot offers the credit limit options to increase the credit limit
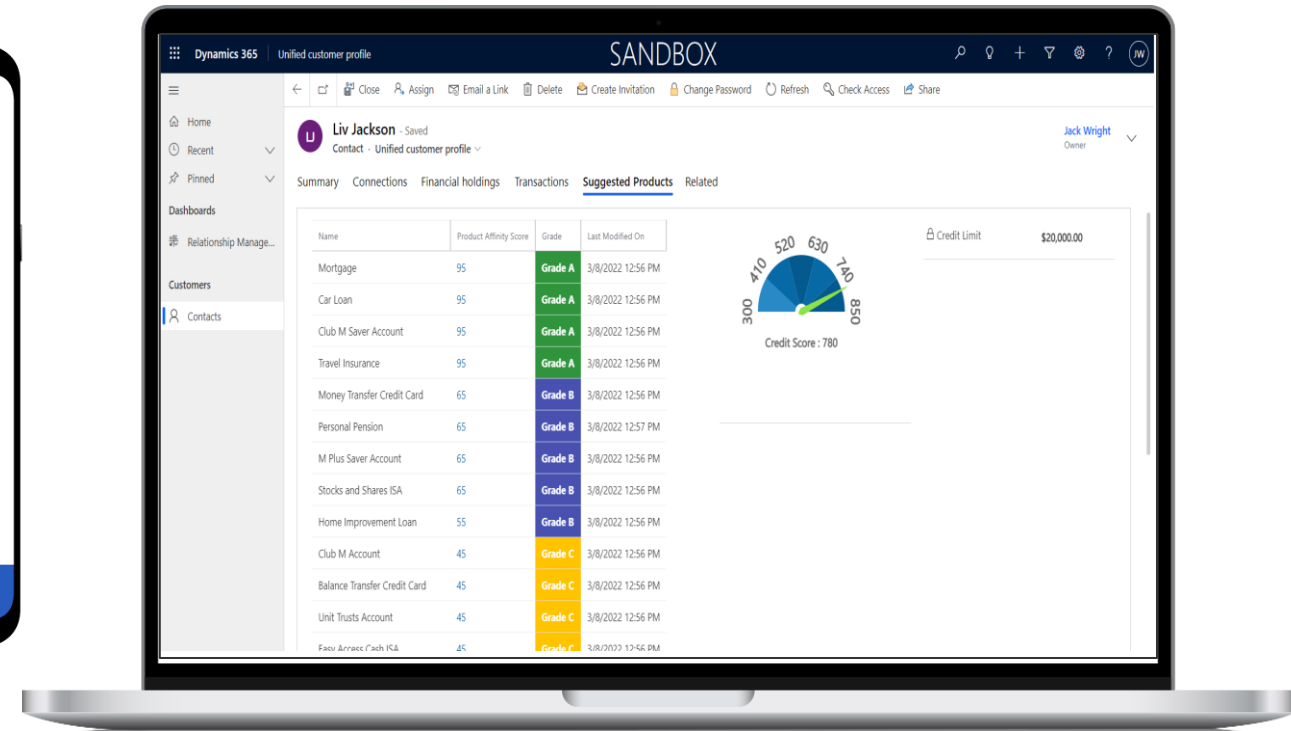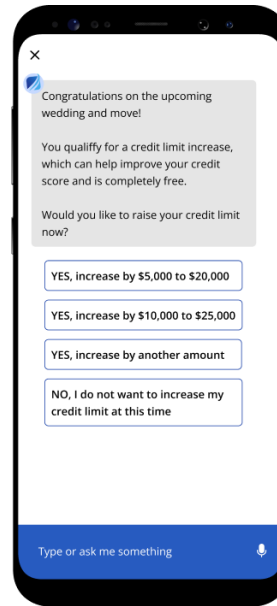
Scenario: Pro-active pre-approval letter generation

- Educate customer on the rent vs mortgage comparison for the location and pre-approval letter

- Pro-active offer to generate pre-approval letter

- Access pre-approval QR code from mobile application
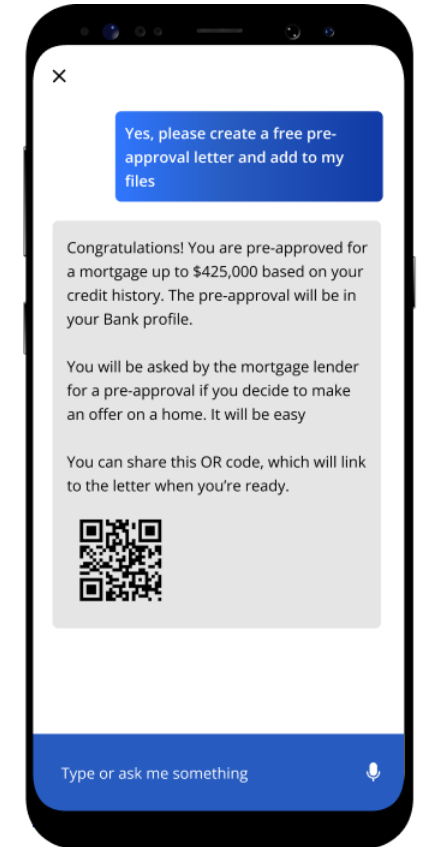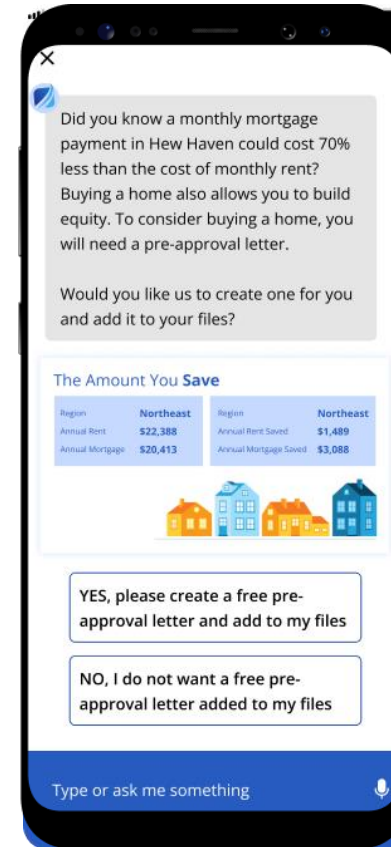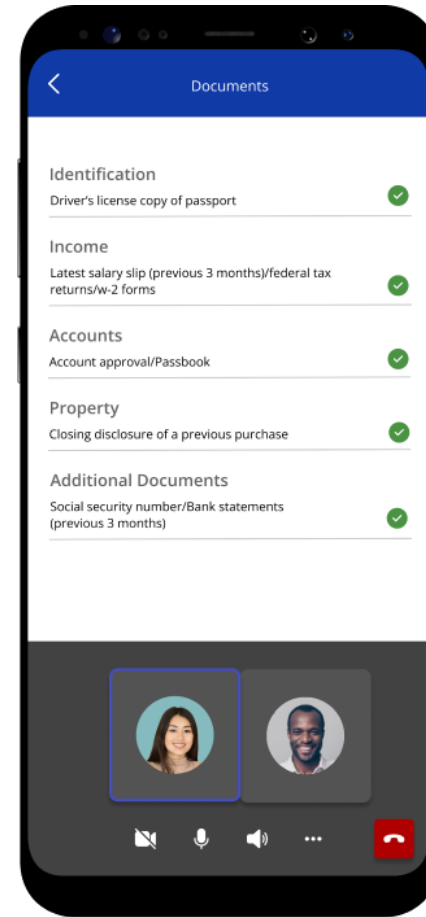
Scenario: Team Collaboration

- Collaboration between customer and mortgage specialist to accelerate loan process

- Appointment scheduling in Microsoft Bookings with Teams

- Centralized task and document management
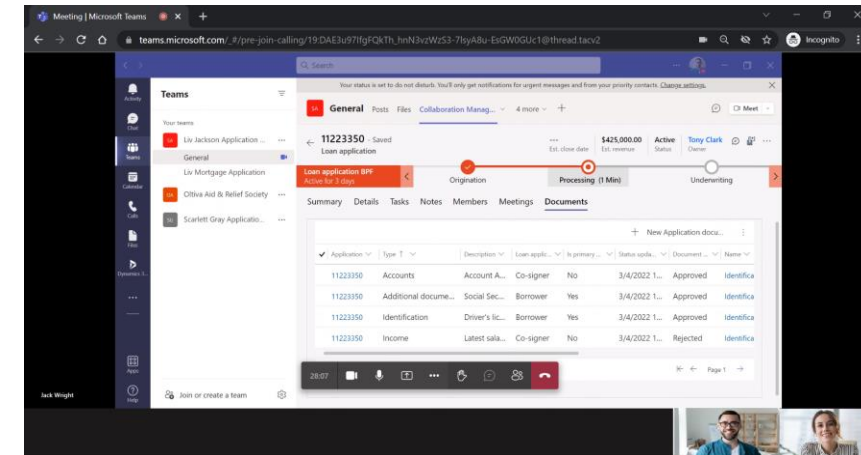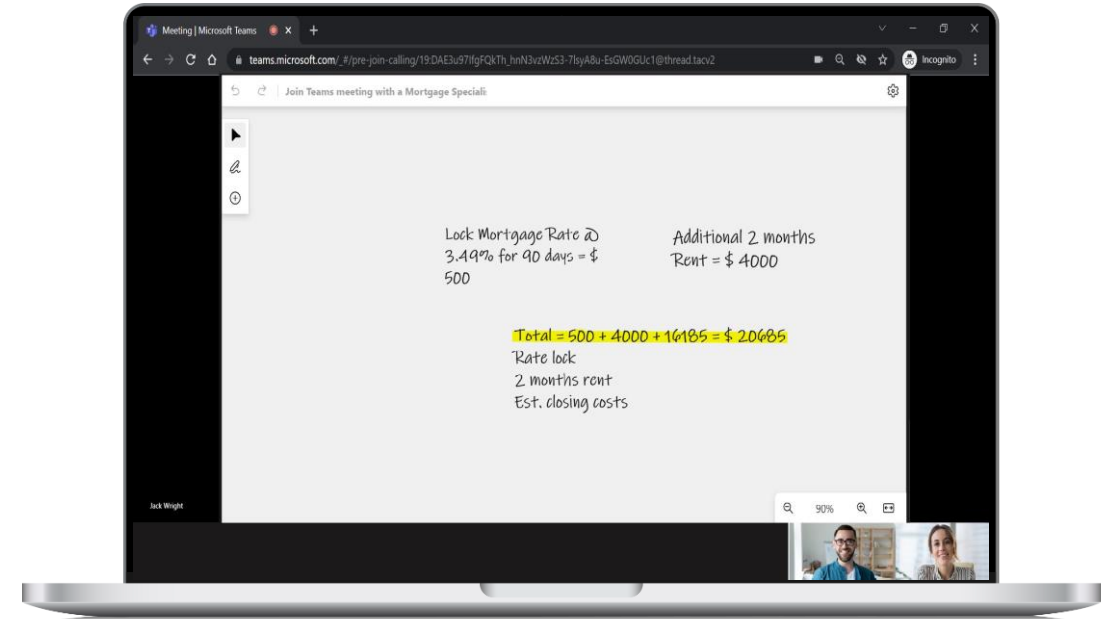
Scenario: Document Signing with DocuSign

- Review extension documentation

- esign extension document with DocuSign

Scenario: Loyalty

- Personalized referral link to promote bank's product

- Ensure referral rewards as vouchers