



Transform Banking with the Microsoft Dynamics 365 Banking Accelerator

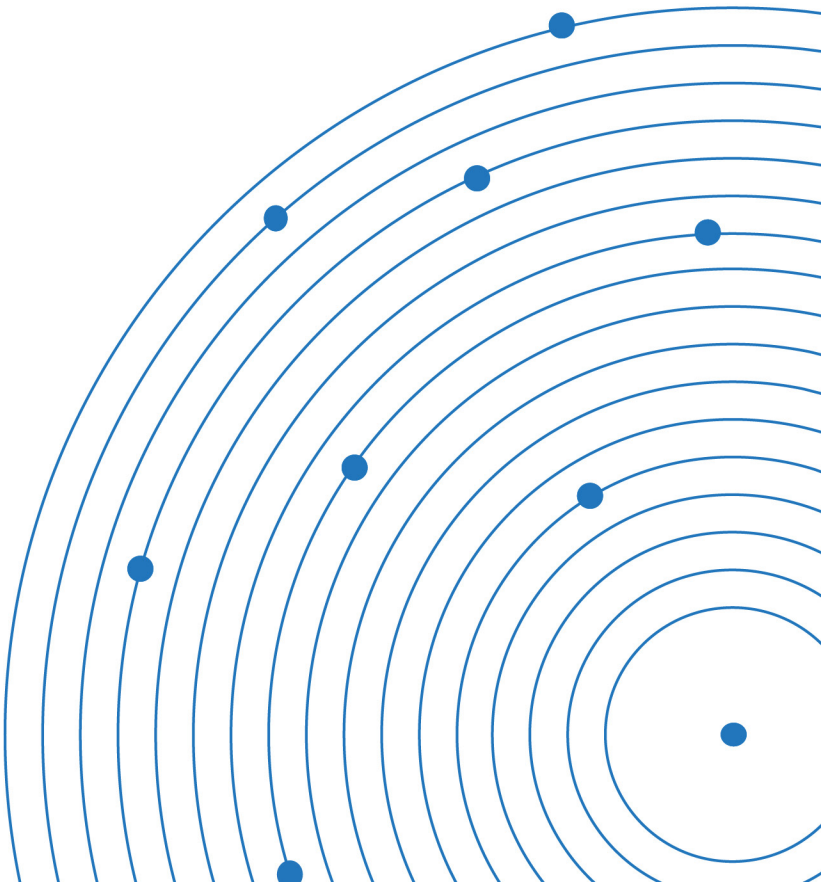
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The banking industry is undergoing a massive transformation, with digital experiences reshaping the way banks do business. As the industry evolves, consumer behaviors are shifting with it. A growing number of consumers today are seeking out mobile and online banking tools, replacing the traditional face-to-face interactions. They expect more personalized, intuitive, hassle-free interactions and experiences from their banks. If banks don't meet their expectations, consumers will leave – nearly half of millennials, for example, say they would switch banks if given the possibility of a better option.^[1] At the same time, the traditional practices banks have used over the last decade to gain operational efficiencies and optimize seller productivity have alienated customers. Impersonal mass marketing and communication tactics have contributed to an alarming deterioration in consumer trust. In fact, only 24% of consumers believe their bank understands their current goals.^[2] Among younger generations, the situation isn't any better: 92% of millennials do not trust financial institutions to be a partner in their financial objectives.^[3]

Financial institutions are recognizing they must rethink the way they do business and innovate quickly – 74% of operations executives identified customer experience as the top priority, and 46% of banks are investing in customer experience enhancements as a top priority. As businesses across the financial

industry begin to refocus on understanding their customers and delivering differentiated customer experiences, customers are taking note – 40% of consumers say they would remain loyal to their bank if it provided more personalized services.^[4] To win back customers, financial institutions need to personalize their services by reprioritizing tailored customer engagement.

Delivering a differentiated experience requires a business strategy and capabilities around the deep customer insights and data that underpin powerful customer engagement. Tapping into the tremendous volumes of data available to financial firms today is critical to empowering innovation – from artificial Intelligence and advanced analytics to personalized chat bots – and enhancing the customer experience. However, deriving value from large, diverse, and often fragmented data sets is difficult, as much of it typically resides in multiple siloes across internal and external systems, and without well-defined data definition. For example, a typical bank may collect many types of data internally, like mobile and web interactions, financial transactions, and ATM usage, and externally, including social media impressions, customer life-events, and market data. Plus, the bank likely stores that data in different

systems, across different departments, with different formats and data definitions. This leads to large investments in time and money as banks attempt complicated data transformation projects to standardize the data, in order to deliver differentiated customer experiences.

The [Banking Accelerator](#) empowers partners and financial institutions with the consistent, well-structured data they need to quickly bring powerful, innovative solutions to market. Building off the accelerator enables partners, including Systems Integrators (SIs) and Independent Software Vendors (ISVs), banks, and developers to speed the creation of solutions that deliver a better banking experience – one that differentiates banks from the competition and drives customer acquisition, loyalty, and long-lasting relationships. At the heart of the accelerator is a banking data model that extends the [Microsoft Common Data Model](#) for banking-specific data, across both Retail and Commercial Banking, with entities including Know Your Customer (KYC), loans, mortgages, referrals, branch details, credit facilities, commercial deals, syndicate banks, and many more. Plus, the Banking Accelerator includes sample applications and powerful connected experiences that combine Microsoft's cloud, business applications, and productivity tools to help deliver a new level of personalized customer engagement. Best of all, the Banking Accelerator is free for financial services customers and partners on [Microsoft AppSource](#), and is provided as part of the open-source creative license and [available on GitHub](#) – so it will continue to improve based on feedback and with help from the open-source community. The Banking Accelerator was built in collaboration with partners, customers, and open standards defined

by [Banking Industry Architecture Network \(BIAN\)](#), ensuring it remains interoperable to help unlock new Open Banking opportunities – empowering all banks to more easily, seamlessly, and consistently share banking-specific data across disparate systems and create innovative, line of business applications.

The Banking Accelerator helps financial institutions leverage a unified view of their data to enable new insights and deliver differentiated customer experiences. With financial institutions working off of the same data definitions, interoperability is seamless is easy, and partners are empowered to speed development, reduce time to value, and accelerate the innovation of banking applications that help bank employees and customers. When bank employees – from personal bankers to financial advisors to commercial mortgage lenders and more – have access to more relevant data throughout the customer journey, it helps everyone seize the opportunity to deliver personalized interactions that are engaging and timely. The possibilities of developing while using the Banking Accelerator are limitless, and partners and customers have started with two types of solutions. The first are customer engagement solutions that follow the customer journey from marketing to sales and through to service. Artificial intelligence, sophisticated analytics, and machine learning capabilities capture the volumes of generated data; integrate and orchestrate that data across lines of business and channels; and manage, analyze and present it as usable information to the people who need it to make better decisions. The second are intuitive productivity solutions and powerful data visualizations that make it easier for bank employees to spot trends and take quick action. And it is not just about reacting to customer requests. With these technologies, banking organizations

can uncover latent needs, predict future behavior and proactively recommend the right product or service. VeriPark, a global financial services ISV and Microsoft partner, has already built innovative solutions with the Banking Accelerator that are available now on AppSource. But before we dive into VeriPark's powerful banking apps, let's take a closer look at what is in the Banking Accelerator and how you can leverage it to transform your data into cutting-edge solutions.

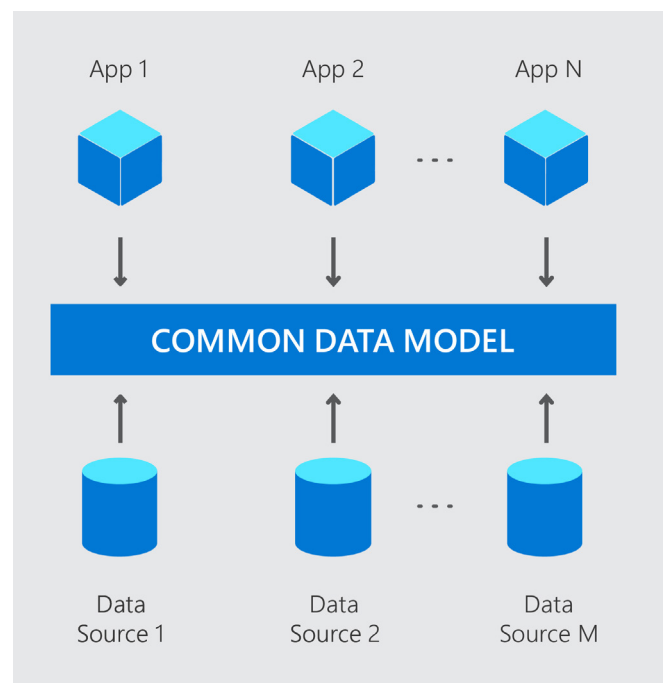
Industry Accelerators empower innovation

Unlocking insights, driving transformative efficiency, and creating powerful new applications with data's full, unleashed potential requires a modernized data infrastructure that breaks down silos and makes sense of the ever-growing data. Microsoft is working to speed app development and shorten time to value by empowering partners and customers to quickly build and deploy vertical solutions. As the benefits of a shared data language within industries to empower innovation, drive efficiency, and increase time to value applies across multiple verticals besides financial services, Microsoft is creating Accelerators across numerous industries – including for the [healthcare](#), [nonprofit](#), [education](#), and [automotive](#) industries. Each Industry Accelerator is built in collaboration with a wide range of customers, partners, and industry experts to develop a unified, common data language for each vertical. And all of the accelerators are free on [AppSource](#) and open-source on [GitHub](#).

Accelerators can transform industries, opening powerful possibilities for customers to more easily tailor and integrate industry solutions. Though the accelerators are relatively new, the

impact has been immediate with an enthusiastic reception from partners and customers.

For all users, the accelerators provide extensions to Microsoft's [Common Data Model \(CDM\)](#) with new entities to support logical, consistent data definitions for concepts within specific industries, enabling a nonproprietary method of building, connecting, and deploying solutions within specific industries. This shared data language has the potential to transform industries by unlocking the power of data, increasing collaboration and accelerating productivity within and between organizations. The Industry Accelerators enable partners and customers to create solutions that are interoperable, integrating seamlessly with each other and with the entire Microsoft stack– from advanced artificial intelligence (AI), machine learning (ML), and analytics capabilities to modern, intelligent business applications.



The [Common Data Model](#) is a set of standardized, extensible data definitions published by Microsoft and our partners that enables consistency of data and its meaning across applications and business processes – creating a unified, shared data language.

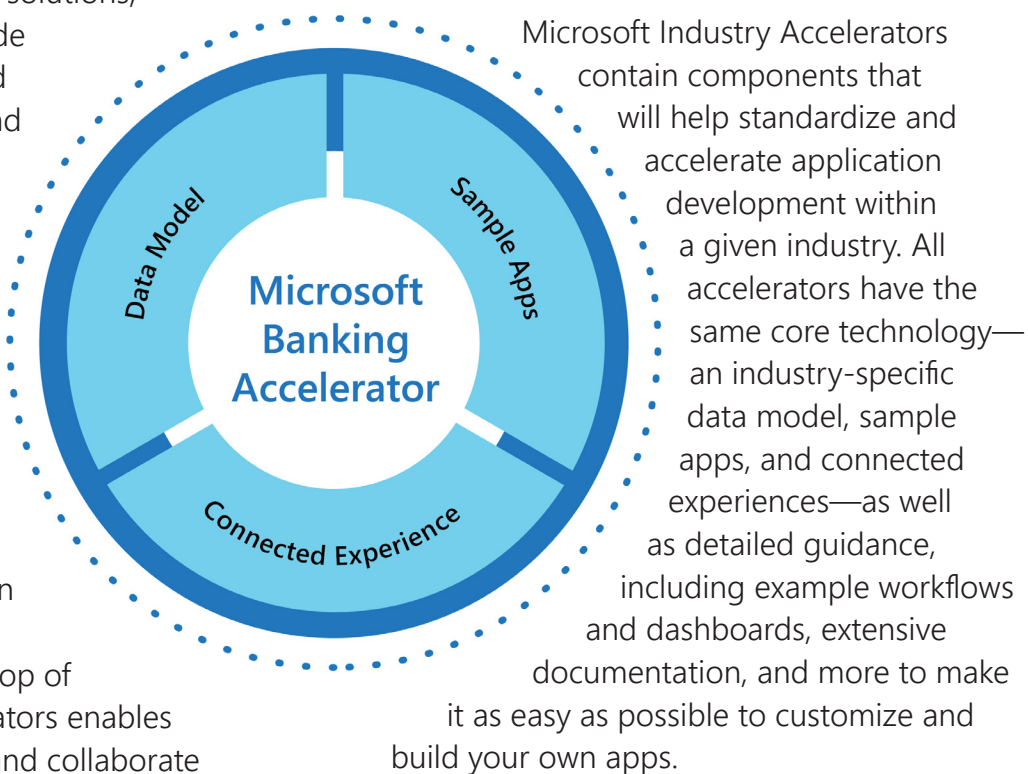
For partners, there is a large opportunity to build and deliver solutions on top of the Microsoft platform and Microsoft Industry Accelerators, supported by industry standards. Through the Industry Accelerator, SIs and ISVs have partnered with Microsoft to improve industry data models and simplify solution development. As partners continue to quickly build solutions through the accelerators, interoperability will grow along with the pace of innovation.

The accelerators provide multiple opportunities for ISVs to rapidly build vertical, industry-focused apps and solutions, while enabling SIs to provide services that help scale and support these new apps and solutions. The accelerators provide the tooling to support modern, scalable, software-as-a-service (SaaS) acceleration across the Microsoft ecosystem. Additionally, partners can reference standard libraries and templates in the accelerator for common integration patterns. Being able to build solutions on top of Microsoft Industry Accelerators enables partners to share designs and collaborate with other partners to increase monetization opportunities, while also decreasing their development costs and accelerating deployment.

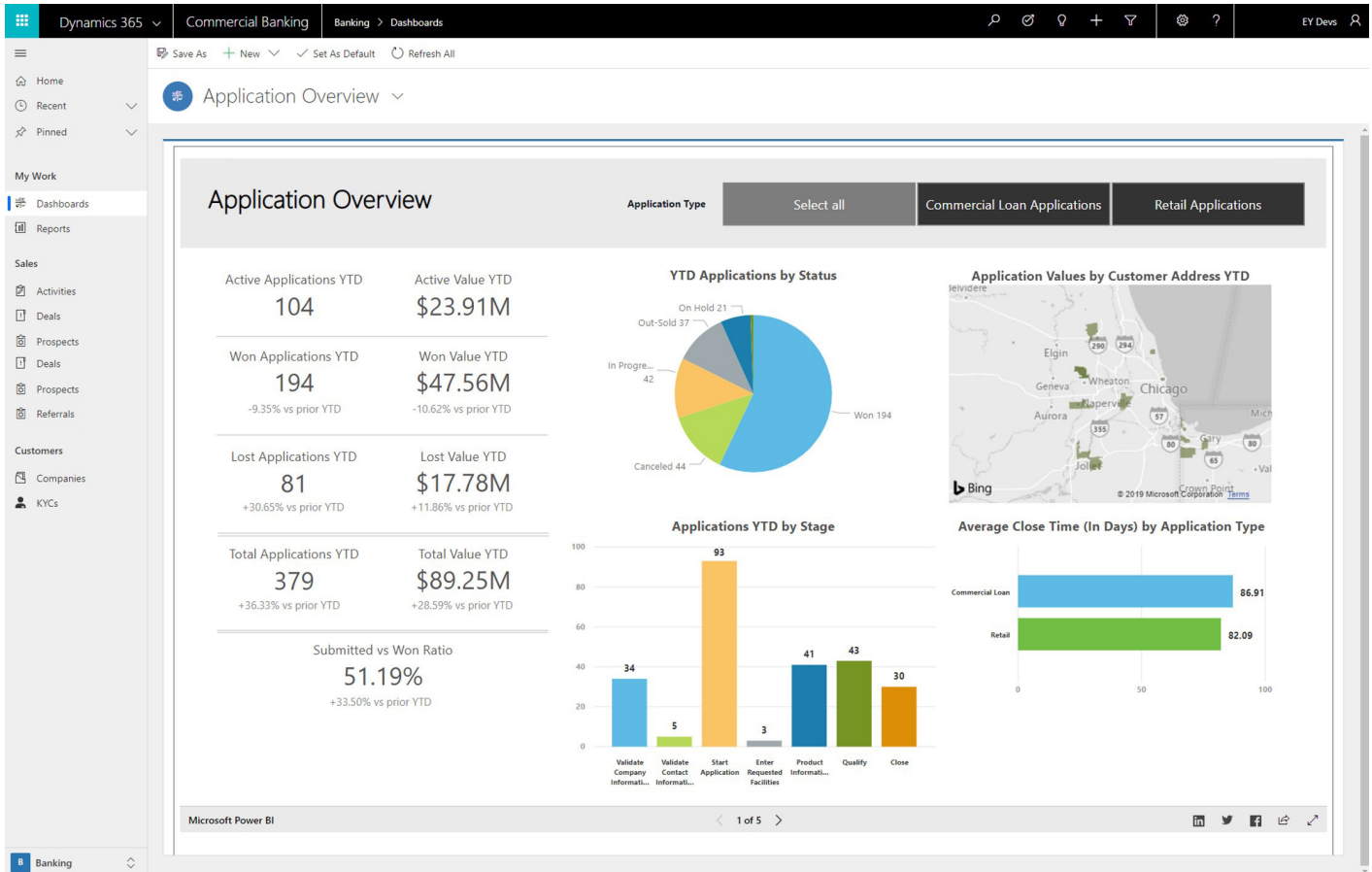
For customers, Industry Accelerators help provide a unified view of their data across sources, enabling new insights and more personalized customer engagements. Each accelerator includes powerful connected experiences that are designed to support

common, existing business needs. Plus, Industry Accelerators simplify efforts to procure partner solutions or build custom applications, utilizing a unified data layer that saves customers' the time and resources they would have spent creating their own proprietary data layer or attempting to integrate disparate systems and solutions. Furthermore, a shared data layer across the industry increases industry solution availability and seamless interoperability, while accelerating innovation and deployment.

Industry Accelerator components



Each Industry Accelerator extends the Microsoft Common Data Model to include industry-specific entities, enabling a shared data language used by business and analytical applications. With a single metadata definition that can be customized, organizations can more easily build reports, create new apps, and connect departments like marketing, sales, service, finance, and operations. Also included in every accelerator are sample applications that provide an opportunity for you to learn



Industry Accelerators include powerful data visualizations like the Power BI dashboard shown here. This Application Overview from the Banking Accelerator empowers bankers to quickly gain insights across application status, stage, and type.

and understand how the accelerators work before applying that knowledge and building your own industry applications. For example, the Banking Accelerator contains sample model-driven apps that demonstrate how Dynamics 365 and the banking data model are leveraged for customer engagement and onboarding, and sample canvas apps for a relationship manager to quickly see appointments and create referrals – showing how easy it is to quickly develop new apps with the Power Platform on the accelerator. Connected experiences are the third core component of each accelerator, exhibiting transformative use cases for industries. As an example, the Banking Accelerator demonstrates the power of chat bots, referral sharing, and Microsoft 365 Proposal Manager integration.

Power BI and Analytics: Each accelerator includes dashboards, reports, and [PowerBI](#) template apps that support data modeling and visualization, processing, cognitive services and machine learning to drive insights and reduce the complexity of performing business analytics on data from different sources. Users can leverage Power BI to easily integrate data from multiple sources and transform it into valuable insights to aid in decision-making. Industry accelerators deliver powerful analytic scenarios, including: persona based analytic applications, embedded scenarios with [PowerApps](#) and other Dynamics 365 platforms, hybrid and cross-over applications leveraging Power BI dashboards, and industry-specific artificial intelligence and machine learning driven

visualization and application samples. Plus, Power BI template apps assist partners and customers in building their own custom Power BI apps with little to no coding experience, creating out-of-the-box content.

Azure Data Lake with Artificial Intelligence, Machine Learning, and Bot Framework:

The same semantic consistency from the Microsoft Common Data Model is used to store data in [Azure Data Lake](#), facilitating metadata discovery and simplifying the process of storing data and running analytics across data producers and data consumers – including Power BI, Azure Data Factory, Azure Databricks, and Azure Machine Learning Service. The industry-specific CDM combines and integrates data across apps, empowering users to start from the analytics side and build Artificial Intelligence (AI) and Machine Learning (ML) applications outside of the Power Platform. Plus, each accelerator includes sample ML/AI models on GitHub to help users get started.

Finally, every Industry Accelerator comes with an easy-to-use, guided Test Drive on [AppSource](#). Test Drives enable users to immediately experience and see what accelerators can do, in a preconfigured environment with no need to set up or use a Dynamics 365 or Azure subscription.

The Industry Accelerators empower partners and customers to quickly and easily build powerful solutions, leveraging industry-specific data schema, that seamlessly integrate with the entirety of the Microsoft stack – including Dynamics 365, Office 365, and Azure. Plus, the industry data models are open, flexible, and work with other platforms through simple JSON exporting. Each accelerator provides users with a powerful starting point that covers common industry scenarios, and each is continuously being extended to new scenarios

and use cases by partners and customers. By enabling a shared data layer across industries, Microsoft is empowering every organization to unleash the power of their data and create innovative, accessible, open solutions.

Rapidly build solutions with the Banking Accelerator

Currently the banking industry is being reshaped by digital transformation, but each financial institution needs to continue addressing customer needs, channel integration, and regulatory changes with efficiency and ease. The Banking Accelerator streamlines digital transformation and empowers customers and partners to easily build and integrate apps, processes, and analytics while gaining powerful new insights.

The Banking Accelerator provides the speed, guidance, and industry-specific common data definitions that partners and customers need to rapidly develop and deploy powerful solutions. Available now on [AppSource](#) and [GitHub](#), the Banking Accelerator empowers financial services' applications to share data easily and without custom integration, making it easier to capture complete customer insights or share referrals between lines of business at a bank.

Microsoft Banking Data Model

In order to deliver a differentiated customer experience, a holistic, data-driven understanding of your customer is essential. Building a complete, 360-degree customer view starts with unifying data across departments and organizations. Instead of each financial institution investing time and

resources into adding their own data entities and creating workflows and relationships between those entities themselves, the banking data model leverages the expertise from leaders in the industry – like VeriPark, Fiserv, and Wealth Dynamix – to unify data across various subverticals such as retail and commercial banking in a consistent, logical data model compliant with industry standards and interoperable with Open Banking and [BIAN](#). Integration with the BIAN API Exchange – an online digital library hosted on Azure with over 65 standardized API definitions – simplifies the process of adding new solutions while providing flexibility and interoperability with the standards and applications of the future.

Microsoft’s banking data model provides insight and integration across Retail and Commercial banking networks by extending Microsoft’s Common Data Mode for loan, mortgage, referrals, branch, collateral, deal, limit, facilities, and more. The API samples in the Accelerator map incoming data from business apps and process to the standard entities of the CDM, as well as new entities specific to banking, including Customer 360, KYC, Financial Product, Commercial Loan, Mortgage Application, Collateral, Limit, Branch, Bank, Syndicates, and more. All entities are connected through relationships – as an example, the following conceptual entity relationship diagrams provide overviews of key entity relationships in the banking data model for both Retail and Commercial banking data.

CDM SCHEMA

CORE

- Account
- Activity
- Contact
- Currency
- Email
- Goal
- Letter
- Note
- Owner
- Organization
- Position
- Task
- ...

CUSTOMER ENGAGEMENT

- Account
- Appointment
- Campaign
- Contact
- Lead
- Marketing List
- Phone Call
- Social Activity
- ...

SALES

- Competitor
- Discount
- Invoice
- Opportunity
- Order
- Order Product
- Quote
- ...

SERVICE

- Case
- Contract
- Entitlement
- Resource
- Service
- Scheduling Group
- Task
- ...

SOLUTIONS

MARKETING

- Account
- Contact
- Event
- Marketing Email
- Marketing Page
- ...

BANKING

- Referrals
- KYC
- Banks
- Branches
- Syndicates
- Collateral
- Limits
- Commercial Deals
- Financial products
- Commercial Loans
- Mortgages
- Home Equity
- Financing opportunity
- Dealer plate
- ...

ACCOUNT

Description: Business that represents a customer or potential customer.

ATTRIBUTES:

- accountNumber
- accountRatingCode
- createdOn
- creditLimit
- openDeals
- openRevenue
- territoryid
- hotelGroup
- ...

The Microsoft Banking Data Model extends the Common Data Model for loans, mortgages, referrals, syndicate banks, and more – enabling insight and integration across Retail and Commercial banking.

By moving the industry toward a shared data language, with logical, consistent entity relationships, Microsoft is enabling customers and partners to easily extend and build on the same data model for custom banking applications and improved processes and insights.

Banking Accelerator Sample Apps and Tools

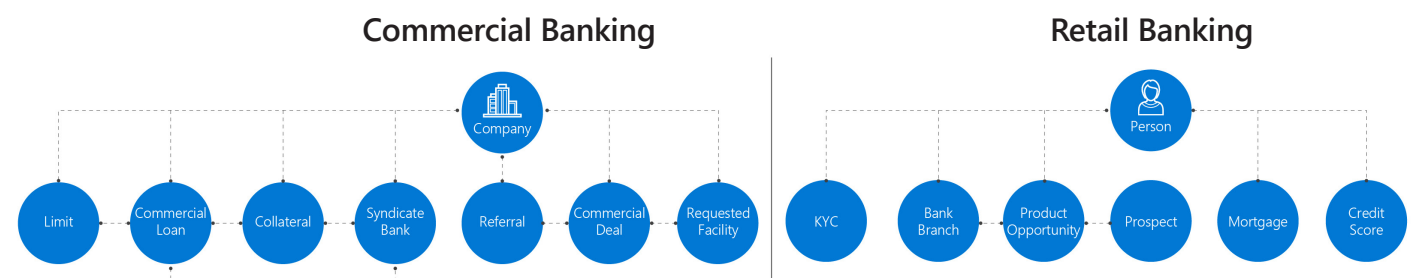
In addition to the banking data model, Microsoft offers sample apps and tools as part of the accelerator to enable partners and customers to install solutions in any environment, including Dynamics 365, Microsoft Power Platform, and Azure Data Lake Storage. And these apps and tools can be used across devices, with PowerApps enabling users to easily publish apps to Windows 10, iOS, Android, and the web, while embedded visualization tools built on the data model can be leveraged in Dynamics 365 and Power BI. With the accelerator, on a ready-made platform and data model, building apps is easy. Now, banks can build apps in a matter of minutes.

Part of these sample solutions and tools are the pre-built, example dashboards and reports the Banking Accelerator provides to deliver better insights into customers and the business. There are a variety of dashboards

included with the accelerator that provide different slices into data. These dashboards enable more useful insights and transforming how various levels at the bank go about their activity's day to day.

Additionally, there are sample apps, which extend Dynamics 365 and Microsoft Power Platform to demonstrate some of the possibilities of a unified data layer, as well as sample workflows, that span common banking scenarios such as customer onboarding, Know Your Customer (KYC), and loan proposal. Let's take a look at a few key dashboards and flows across both retail and commercial banking from the perspective of retail bankers, commercial bankers, and all-up branch managers:

Retail bankers, including loan officers and relationship managers, can use dashboards to easily see a high-level overview of their day, along with insights on prospects and referrals and expiring KYCs. This enables relationship managers to prioritize their day and address those customers first who are likely to churn by proactively recommending products or services that match the customer's needs. Furthermore, the sample retail banking workflows and business processes help simplify some of the processes that relationship managers previously had to do manually, like onboarding new customers, creating new



Leveraging the Banking Accelerator is easy with logical, consistent data definitions and entity relationships. The Commercial and Retail Banking entity relationship diagrams demonstrate how some data entities are mapped to a company or person.

KYCs, starting a mortgage application, or recording a new prospect in the system. The workflows guide users through these business processes step-by-step, saving relationship managers time so they can focus their energy on fostering relationships with prospects that are likely to become customers.

Commercial bankers, including loan officers and commercial relationship managers, can use a loan dashboard for a holistic view of their opportunities, or a commercial relationship manager dashboard for a comprehensive view of their accounts. By leveraging these dashboards, commercial bankers can strategically plan their day around the opportunities set to close that week, optimizing for the opportunities with the greatest potential of winning or having future cross-sell/up-sell opportunities. Plus, the sample commercial banking workflows and business processes augment existing workflows, like filling out loan applications, so commercial bankers can quickly determine if an opportunity is won or lost.

Branch Managers can leverage a unified data model, spanning across Retail and Commercial banking, for a comprehensive view of bank operations, from all the commercial loans issued, to the number of new accounts created and the top key performance indicators (KPIs) for different branch locations. This view is extremely valuable for evaluating the performance of each branch location and determining priorities for the next fiscal year. Branch managers can use the insights gathered from the dashboards and reports to improve process efficiencies and drive employee productivity.

The apps, workflows, dashboards, and insights are available for both Retail and Commercial Banking.

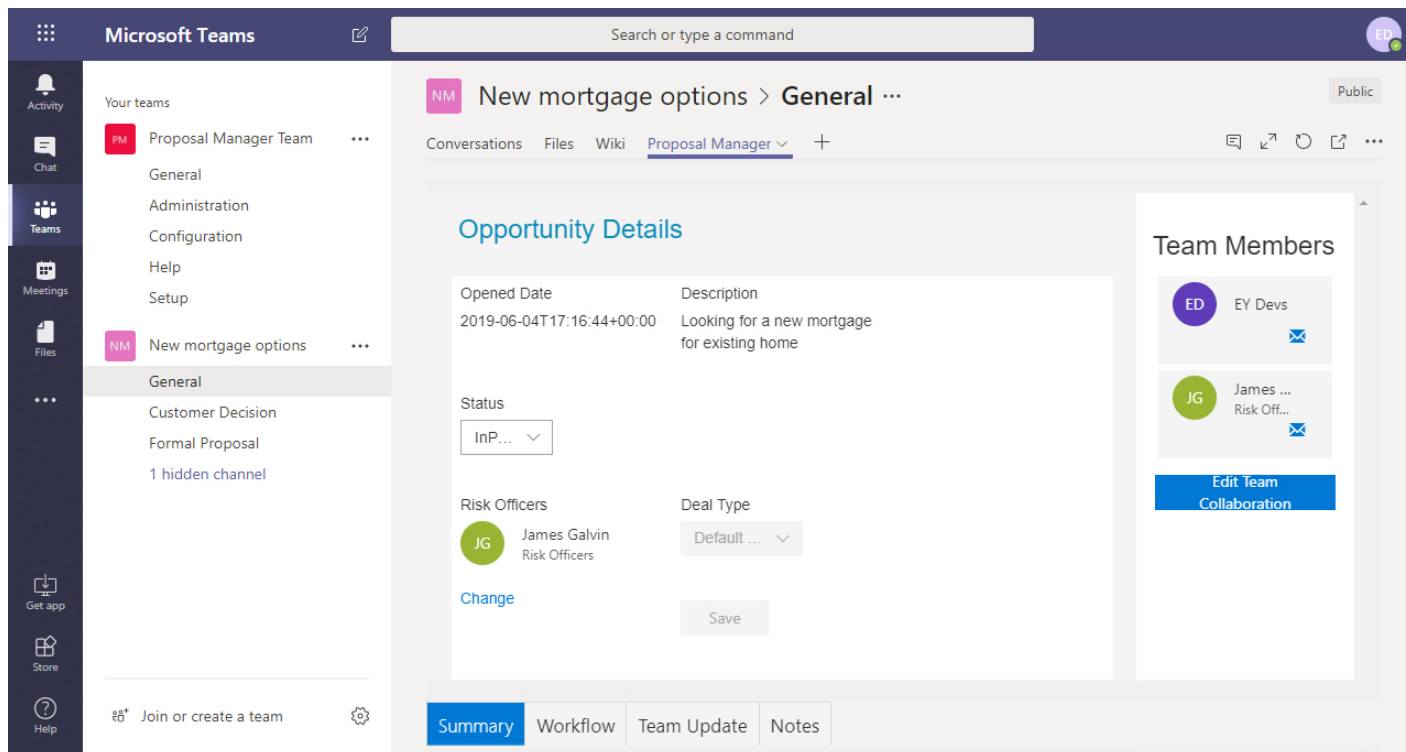
Banking Accelerator Connected Experiences

By unifying your data and providing sample apps and tools, Microsoft's Banking Accelerator is unlocking new connected experiences for the banking industry. Thanks to the Banking model, partners and customers can leverage a consistent, uniform data structure that empowers new apps, processes, and analytics.

Artificial Intelligence and Machine

Learning: The Banking Accelerator helps partners and customers more easily take advantage of the most compelling use cases for AI in banking – creating virtual agents built on the Azure bot framework, while enhancing advisor productivity. On the shared banking data model, virtual agents and relationship managers can quickly pull information on the customer from Dynamics 365 – such as preferred branch or buying history – to provide personalized recommendations to customers via their optimal channel, deliver a more tailored customer experience through a Dynamics 365 Virtual Agent that is available anytime and anywhere, and trigger automated, intelligent communications honed by Azure Machine Learning to enhance client engagement.

Referral Sharing: Another experience simplified by the Banking Accelerator involves cross-organization referral sharing. The accelerator includes a PowerApp that relationship managers can use to create referrals on their mobile device, and with the unified data layer from the banking data model, referrals can easily be shared across Retail and Commercial departments. As an example, this empowers a relationship manager in the retail banking department



The Microsoft 365 Proposal Manager is a powerful example of a connected experience enabled by the Banking Accelerator. The Proposal Manager leverages Microsoft Teams to deliver seamless cross-team collaboration and streamlined proposal management across devices.

at a financial firm to send referrals to their commercial bank colleagues through a unified customer 360 form, simply by adding new prospects for any leads that came up during the customer conversation – such as an inquiry about a commercial loan for a coffee shop expansion. Those new leads will instantly show up back in the 360-degree customer view, and if the coffee shop already exists in the system, the commercial banker can click into the company and view the account information to see details like facilities the company has, KYC history, and interaction history with the bank. Now, the commercial relationship manager will be prepared when the client comes in and applies for the loan.

Microsoft 365 Proposal Manager: Built on the Microsoft 365 platform, the [Proposal Manager](#) is integrated with Dynamics 365

and the banking data model. The solution delivers banking specific capabilities for streamlining and improving the proposal management process for corporate lending, integrating administration tools and insights with a modern, flexible experience and built-in compliance capabilities, while enabling seamless cross-team collaboration with connected communications, document sharing, and co-authoring, and delivering compelling content quickly and easily with a connected experience across devices. The Proposal Manager streamlines and simplifies the process, leveraging new data entities from the banking data model. The solution empowers the bank employees to captures client needs on the go, with pre-built templates from the Microsoft Teams repository to link data from disparate data sources and client documents.

The virtual agent, cross organization referral sharing, and Microsoft 365 Proposal Manager are just a few examples of the connected experiences in the Banking Accelerator. Partners and customers can build on, extend, and continue to add new experiences on top of the Common Data Model and the Banking Accelerator.

Partners are using the Banking Accelerator to develop transformative solutions

Many ISVs and SIs are already using and building on top of the Banking Accelerator's banking data model to develop specialized financial solutions across the retail and commercial space. SI's are taking advantage of dramatically increased time to value for their customers and faster, easier integration and deployment. ISV's, including VeriPark, are using the banking data model to build innovative, powerful new financial services solutions that offer clients more sales and service functionality for commercial and retail banking. The Banking Accelerator and data model lay the foundation for a wealth of possibilities, from analytics and AI to customer experience management.

Using the banking data model, ISV's are transforming customer experience management to enable more personalized interactions, relevant product and service offerings, and enhanced value across channels. VeriPark leverages the consistent and well-defined banking data structure to generate insights and actions for improving the customer experience, increasing customer acquisition, loyalty, and retention.

"This new, consistent data definition covering basic banking will allow us to focus our product innovation to offer our clients even more sales and service functionality for banking."

David Dervish
Managing Director, Fiserv

Building an Intelligent Customer Experience with VeriPark

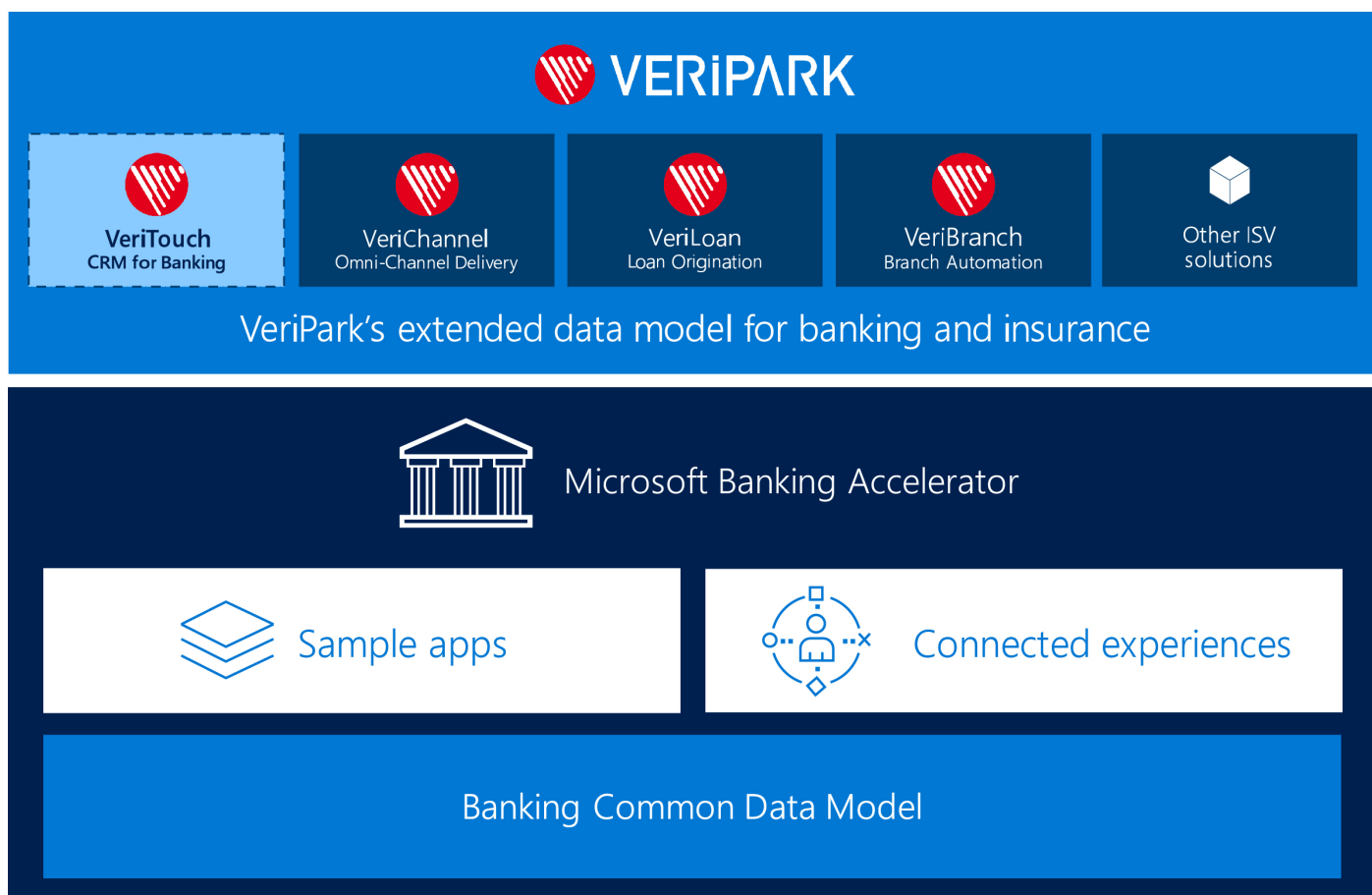
VeriPark is a leader in developing intelligent customer experiences in banking, with over 20 years of innovation and financial expertise as a global ISV operating in more than 30 countries and dedicated solely to financial services. Leveraging Dynamics 365, VeriPark helps banks become digital leaders, – enhancing their customer acquisition, retention, and cross-sell capabilities with powerful, omni-channel experiences. VeriPark's Intelligent Customer Experience suite contains many innovative solutions, including Customer Relationship Management, Omni-Channel Delivery, Branch Automation, Loan Origination, and Next Best Action. By delivering end-to-end seamless customer experience solutions, VeriPark empowers businesses to deliver more

engaging interactions with their customers or partners and become digital leaders in the financial services industry.

VeriPark's depth of financial expertise and thought leadership contributed tremendously to the Banking Accelerator, as VeriPark had developed a banking data model over 20 years and across more than 100 banks worldwide that it leveraged to help optimize the Microsoft banking data model at the heart of the accelerator. Microsoft collaborated closely with VeriPark and others to develop the banking data model, and ensured it was interoperable with Open Banking and BIAN.

[VeriTouch](#) is VeriPark's leading customer-

centric CRM solution, optimized with financial services industry best practices. It works by consolidating data from an organization's backend systems and digital channels, providing a unified front end with standardized processes to serve customers efficiently. The solution is streamlined and expertly tailored to solve customer's concerns and address their needs, with recommendations and guided selling tools designed to deliver relevant and differentiated offers to customers. VeriTouch enables quick and easy collaboration across departments, enhancing sales and service efficiency while boosting customer satisfaction and loyalty. Real-time dashboards and reporting empower teams



VeriPark's Intelligent Customer Experience solution portfolio leverages the Banking Accelerator, extending the Banking Data Model to include additional banking and insurance entities. VeriTouch, a leading solution within the portfolio, unifies customer insights and empowers financial firms to transform data into action.

to gather insights into their performance and drive improved process effectiveness and employee productivity. Plus, the solution enables financial firms to focus and fine-tune their marketing efforts and target only individuals with the greatest potential for sales opportunities, including future cross-sell or up-sell. At the heart of it all is invaluable customer insight, unifying customer information and empowering firms to transform their vast and disparate stores of data into action – proactively recommending products or services that match customers’ profiles for more personalized engagement.

VeriTouch, built on the Microsoft banking data model, has transformed the customer experience at numerous financial services firms around the world. The solution helped ING

Bank Turkey acquire 160,000 accounts in only three months, enabled Generali to sell 40,000 policies with remote advisors, and empowered BNP Paribas in Turkey to book 25,000 small and medium-sized enterprise loans. Beyond improving customer acquisition, VeriTouch has also helped customers retain clients and cross or up-sell to existing customers, from enhancing Barclays’ wealth management practice and saving Finansbank €900,000 a year, to helping Allianz sell €4.5 million during inbound calls and DenizBank sell 200,000 products online in one year.

Microsoft Dynamics 365 provides the foundation for VeriTouch, and the Microsoft banking data model underlies the entirety of VeriPark’s suite of intelligent customer experience solutions.

The screenshot displays the VeriTouch interface within Microsoft Dynamics 365, showing a 360-degree view of a customer named Archie Andrews. The interface includes sections for Products, Channels, Customer Products, Offers, Cases, Opportunities, and Insights.

Customer Information: Archie Andrews, Super CIF 010793, Segment Prestige, Sub Segment Salaried.

PRODUCTS: AUTO, FDEP, CRDC, CASA, LIFE, HINS, HOME, PERL.

CHANNELS: MOBI, RTB, ATM, CALL, SOC, EST, POS, KSK.

CUSTOMER PRODUCTS - ACTIVE:

Number	Product	Available Balance
0102212014130	Current Account	\$842.00
0102212014131	Personal Finance	\$47,000.00
4565*****6525	Visa Silver	\$4,500.00

OFFERS:

Subject	Regarding	Benefit
Introductory Rate Offer ...	Fixed Deposit Rollover ...	\$942.08
Transfer Money at No F...	Transfer Money at No F...	\$774.00
E-Statement Subscriptio...	E-Statement Subscriptio...	\$25.00

CASES:

Case Title	Current Process Task	Created On
0613128956 - Account S...	---	6/13/2018 4:48 PM
0111126707 - Debit Car...	3- Given to Aramex for Deliv...	2/9/2018 8:32 PM
0111121080 - Account S...	2. Print Cheque Book	2/9/2018 8:32 PM

OPPORTUNITIES:

Product	Application No	Est. Close Date
Auto Loan	01021791357606	7/30/2017
Auto Loan	061818120630532	5/14/2018
Mortgage	080518120713234	8/31/2018

INSIGHTS:

Next Best Action: Apply for Visa Upgrade and Get 10% Cash Back Offer

Indicators:

- BIRTHDAY
- FRAUD
- NOT ELIGIBLE
- CHURN
- REVENUE
- PROFIT SCORE
- AUM
- LOYALTY
- JOINT
- DEPT BURDEN
- PEP
- STOLEN ID
- DELINQUENCY
- PROFITABILITY
- SATISFACTION INDEX
- RUM
- SALARY TRANSFER
- INTERNAL STAFF

Alerts & Notifications:

- Customer ID Expired
- Customer did not use credit card for 3 months
- Pre-approved loan offer for personal loan

VeriTouch consolidates data from a financial firms’ backend systems and digital channels to enable proactive, enhanced customer engagement. Customer insights and 360 degree views, like the one seen here, empower relationship managers to boost customer satisfaction and loyalty.

“We are excited to partner with Microsoft on the development of a data model designed for the needs and business processes of banks and financial institutions. VeriPark is committed to helping define the model and deliver our solutions atop the new Banking Accelerators. The new Banking data model allows VeriPark to have a consistent and defined data structure to generate insights and actions to help our joint customers become digital leaders by improving their customer experience and retention.”

Özkan Erener
CEO of VeriPark

The Banking Accelerator’s data model provides a consistent and defined data structure for generating insights and actions, whether for VeriTouch’s advanced CRM for banking, VeriChannel’s unified omni-channel delivery, VeriLoan’s intelligent loan origination, VeriBranch’s cutting-edge branch automation, or other solutions from partners besides VeriPark. Plus, VeriPark has extended the Microsoft banking data model to incorporate additional data entities, including insurance. For more information on the VeriTouch solution and VeriPark’s other products, please visit VeriPark’s website.

“We believe that the Common Data Model and the business applications and accelerators built around this model will be a great starting point for banks’ digital transformation journeys.”

Gokhan Cakiroglu
CTO VeriPark

Get started today

The growing necessity of omni-channel engagement and the increasing explosion of consumer information is driving an influx of the volume, diversity, and fragmentation of data in the banking industry. All this data presents financial services firms with a challenge – and a tremendous opportunity. Financial institutions that harness all their data to gain deep customer insights and deliver powerful, personalized experiences will gain a potent competitive advantage. Delivering a differentiated customer experience starts with a consistent, shared data language and the sample apps, tools, connected experiences, and guidance needed to develop innovative, interoperable solutions.

The Banking Accelerator extends the Microsoft Common Data Model to include concepts for Retail and Commercial Banking. Microsoft is creating a shared data language for business and analytic applications so partners and customers can leverage the industry-specific data model and out-of-the-box solutions to quickly build intelligent, data driven, task-focused business and analytic solutions that optimize business processes, deliver customer insights, and provide advanced automation and intelligence.

VeriPark's solution, VeriTouch, is one example of an ISV partner delivering innovative banking solutions that transform banks and enable differentiated customer experiences. Built on top of Dynamics 365 and the Banking Accelerator, VeriTouch standardizes processes at the front end to serve customers more efficiently and deliver relevant, personalized offers to customers.

Download the Banking Accelerator, including data samples, Power BI examples, SDK extensions, and more for free.



Available on [AppSource](#) where you can also learn more and test drive the accelerator.



The accelerator is part of the open source creative license and is also available on [GitHub](#).



If you'd like to learn more, check out the [Dynamics 365 community blog](#) or [Microsoft Docs](#)

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