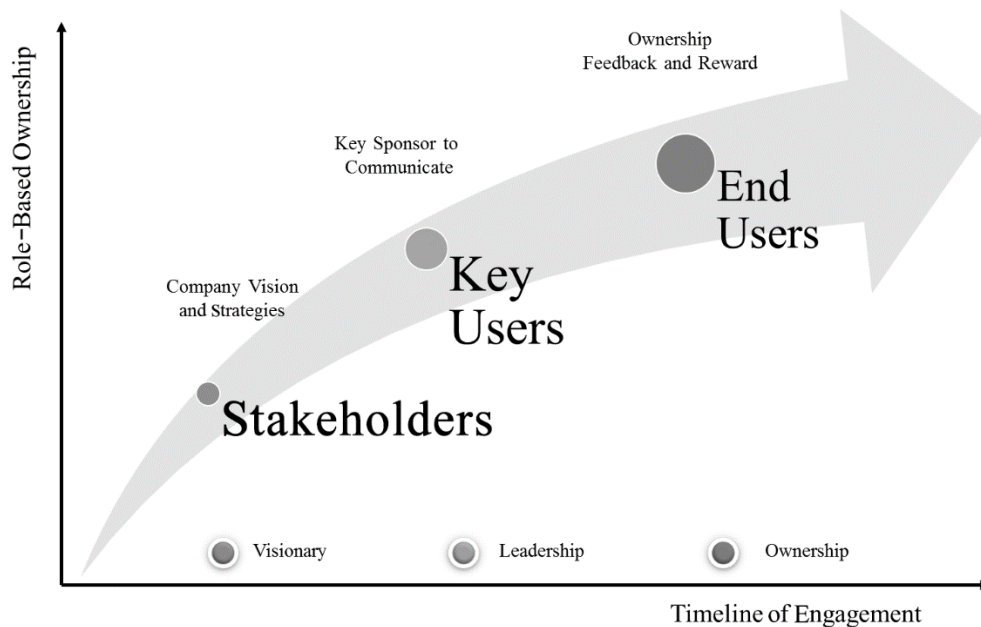
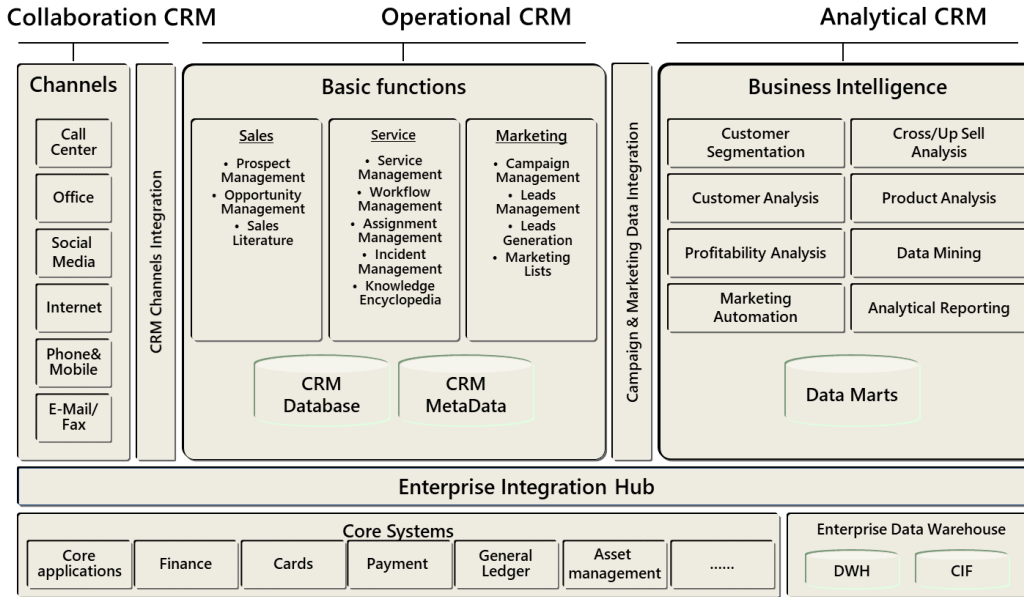
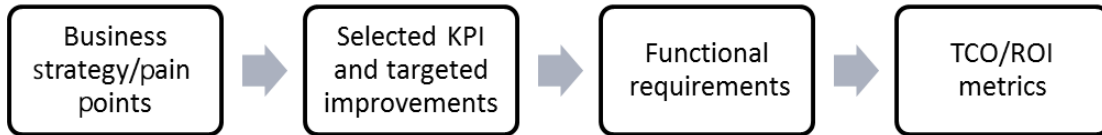
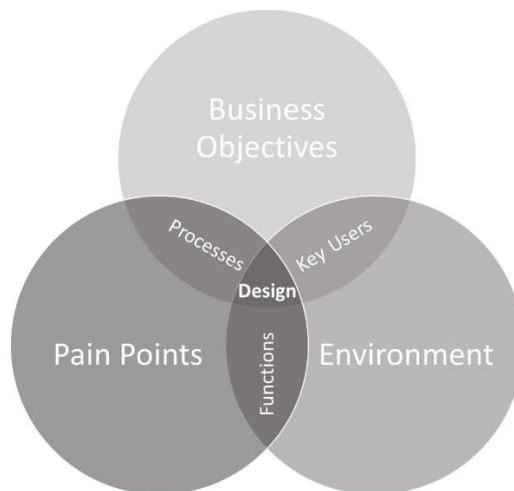


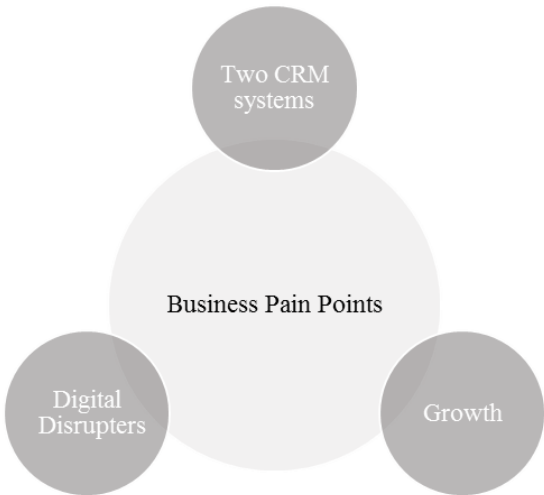
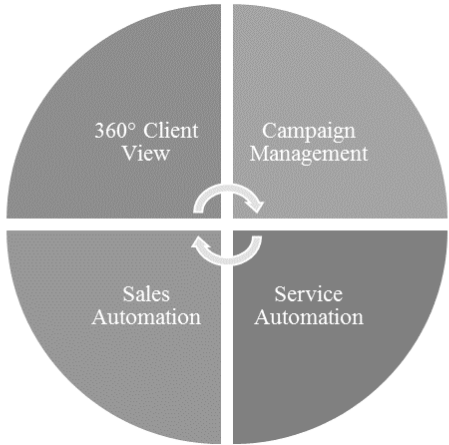
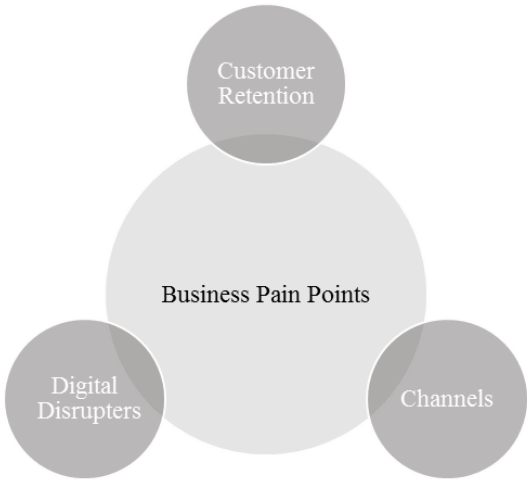
# Chapter 1 : What is CRM?

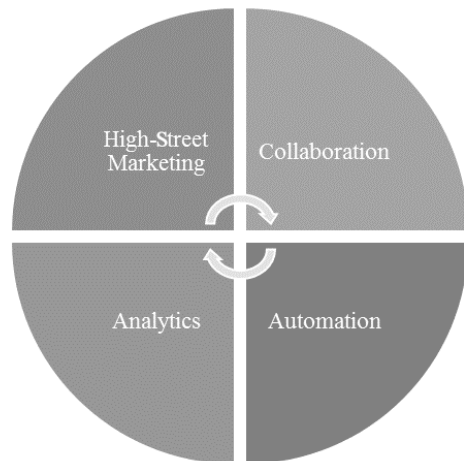
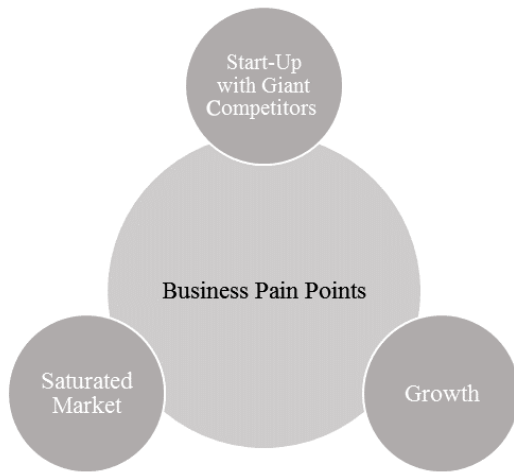
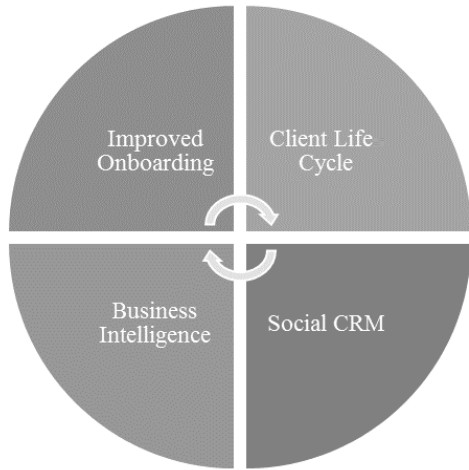




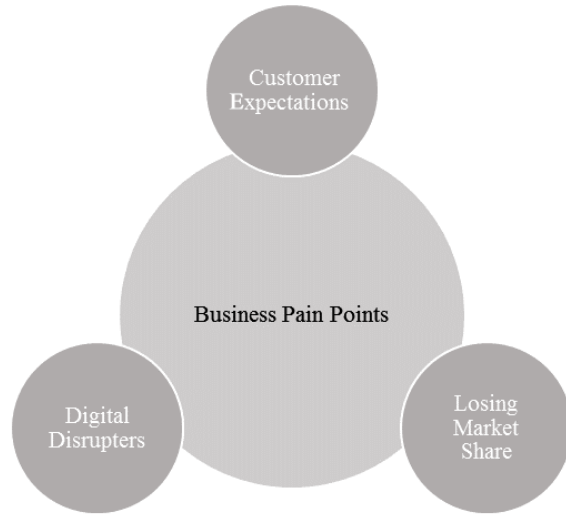
Strategic pillars	2018	2019	2020	2021
Enhance customer experience	Debit/Credit Innovation	Online Services	Mobile Apps	Internet banking & Online Services
	Customer Support Center (CSC)		Customer Relationship Management	
	Video Conferencing (HQ)		Social Selling	
	Machine Learning and Robotics		24/7 Kiosk branches	
Improve operational efficiency	Communication and collaboration			
	ERP System Future strategy		Automation via Integration	
	New DM solution		Digitize, index, and store customer profiles	
	Security and compliance revision		New Accounting System	Human Resource System
Business intelligence	Information Management Strategy		Corporate Performance Management (BI)	
	Automated Integration of client 360° for advanced segmentation			
Build robust supporting infrastructure	Server Virtualization		Unified Communications	
	Consolidation of Support Services		Centralize Testing Environment	
	Change & Configuration Management	System Management Tools	Network Management Tools	
Build a customer-focused and agile IT services organization	Set Up Client Services Unit		Establish Service Clusters & Operational Levels	
	Set Up Information Systems Unit		Implement SW dev. Methodology	
	Improve Information and IT Governance		Implement Disaster Recovery	
	iT Change Management	Innovation Programme		

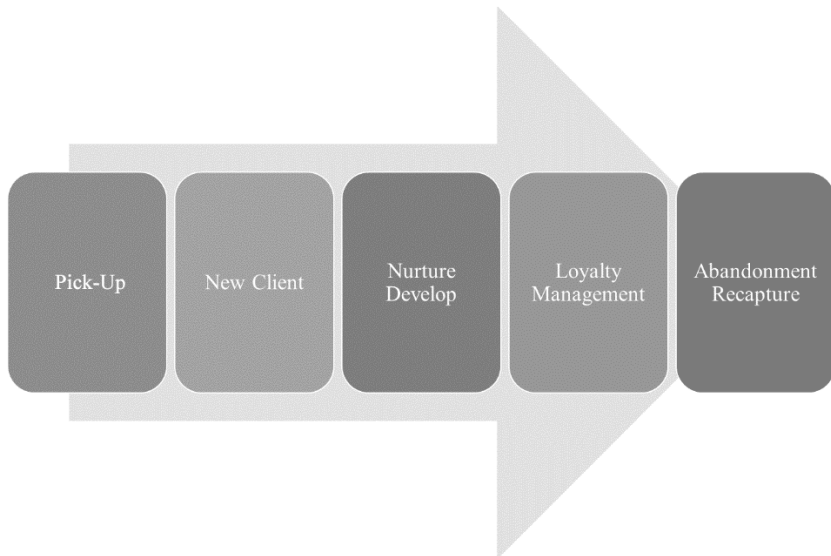
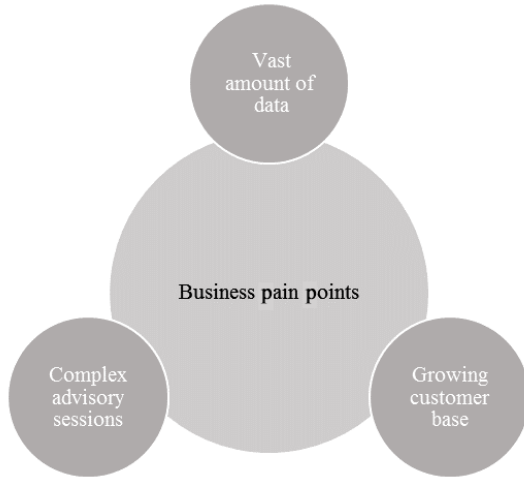
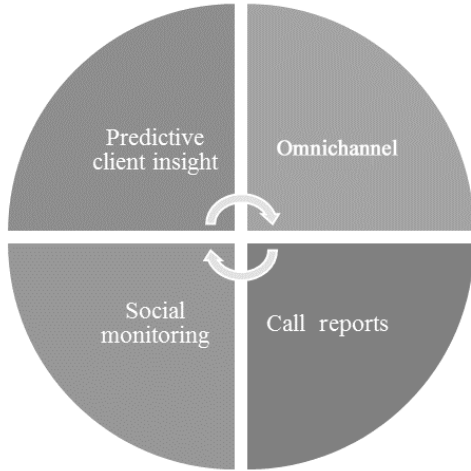














- **Capture Info**
- Contact data
  - Territory

- **Early Idea**
- Territory
  - Confidentiality
  - Potential Risk
  - Cleared Risk
  - Est. Revenue

- **Operation**
- Product
  - Sales Status
  - AML Check
  - Risk Class

- **Develop**
- Next Best Action
  - Pipe Status
  - Sales Plan
  - Plan Review Date

- **KYC**
- Category
  - Relationship Type

- **Pipe Management**
- Est. Revenue
  - Probability

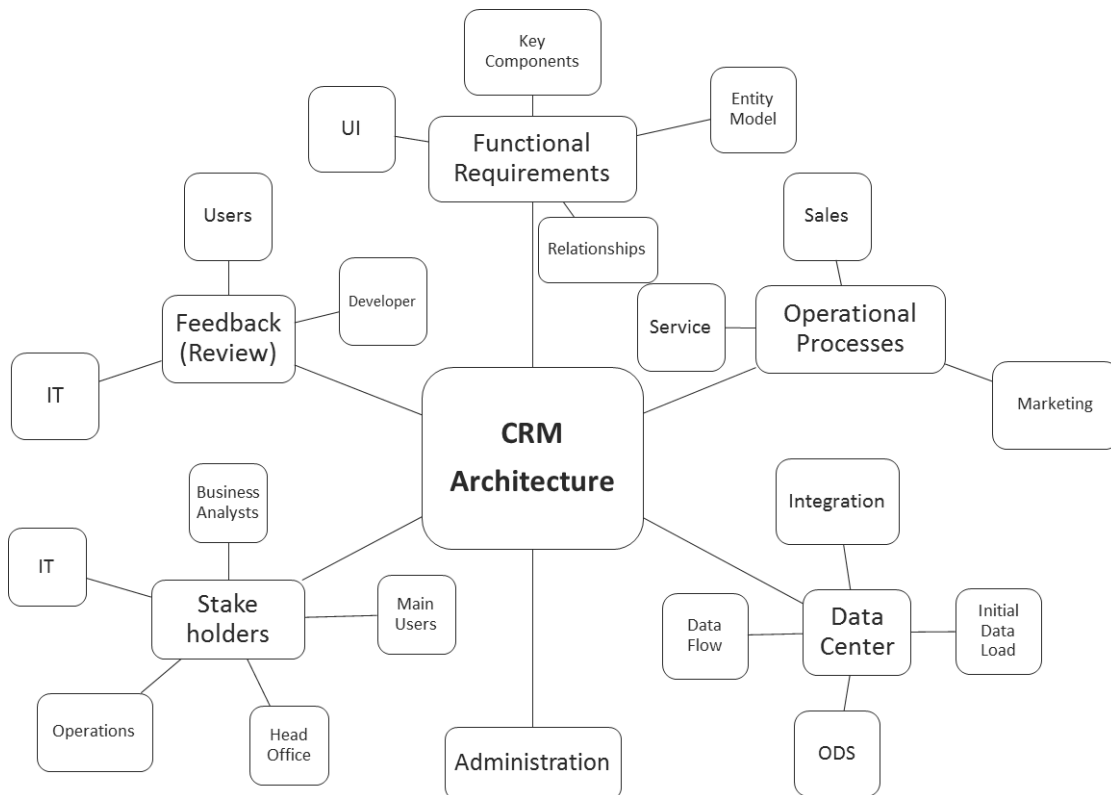
- **Legal**
- Status
  - Documents Collection

- **Team**
- Member Assignment
  - Est. Revenue

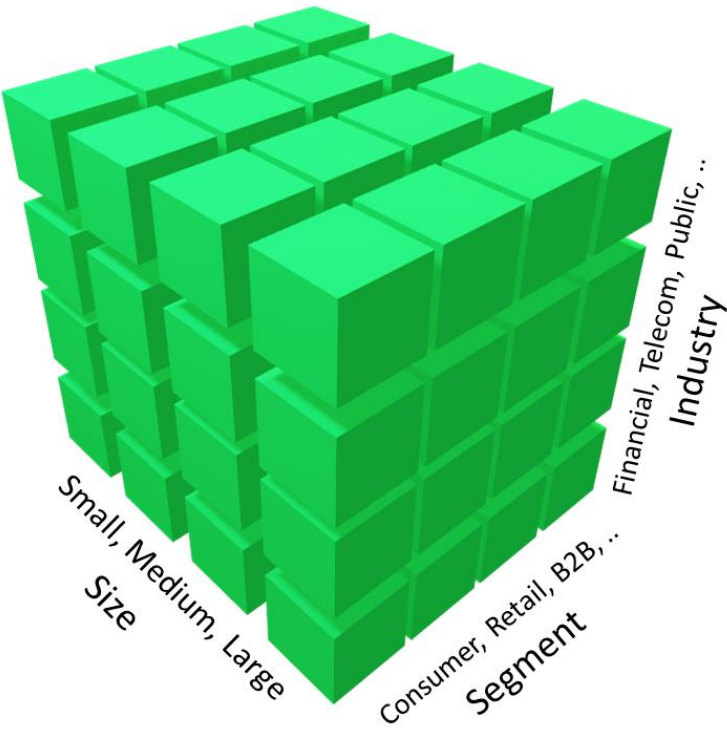
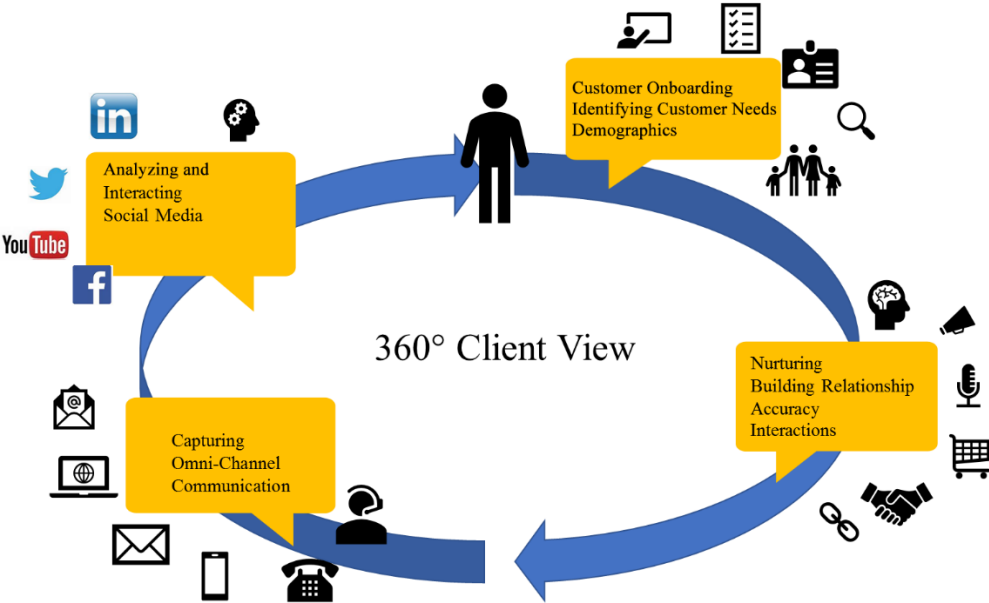
- **Compliance**
- Status
  - Document Collection

- **Execute**
- Est. Close Date
  - Est. Revenue
  - Complete

- **Onboarding**
- Onboarding Status
  - Research
  - Coverage



# Chapter 2 : Getting to Know Your Customer



Dynamics 365 VeriTouch VeriTouch > Persons > John Anderson

Person: Private Banking 360\*  
John Anderson  
Super CIF 65230  
Segment Prestige  
Customer Health Index

Overview Investments Offers & Opportunities Alerts & Cases Relationship Collections & Entitlements Related

Current AUM \$500,000.00  
Pledged Amount \$0.00  
Last Investor Profiling Date 10/31/2018

CUSTOMER PRODUCTS

Security	Product	Available Balance
---	Fixed Deposit	\$100,000.00
Carlyle Group LP	Shares	\$47,200.00
CLS Holdings	Bonds	\$15,000.00
General Motors	Structured Product	\$69,000.00

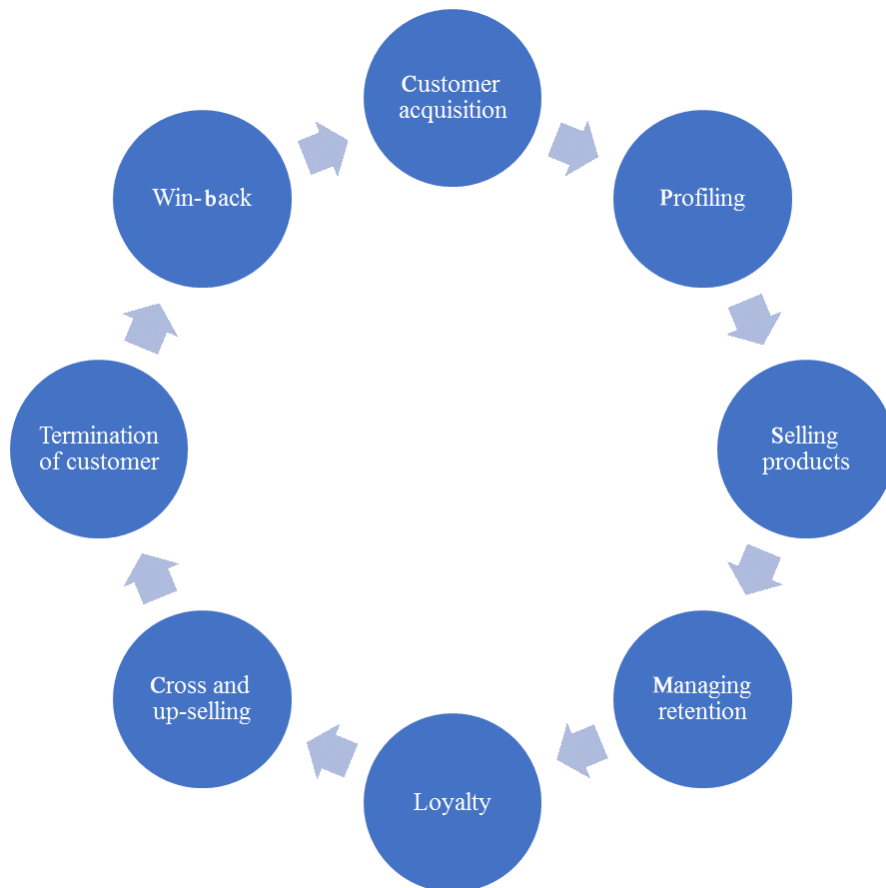
ASSETS

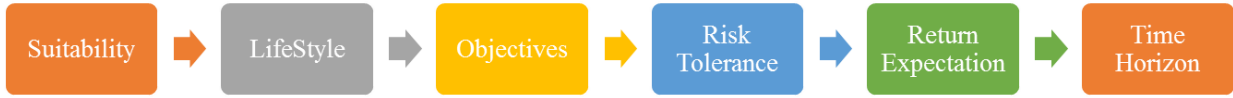
CROSS SELL ASSETS REV CASH FLOW COLLABORATION

PRODUCTS

CHANNELS

ALERT: AUM changed - 8% in last month  
ALERT: Investor Profiling Due Soon  
OFFER: New Fund - Global Emerging Markets  
LAST INTERACTION: Branch Visit to sign and finalized the document





Dynamics 365 Sales Persons > D\_Investor Profiling...

CALL REPORT : INFORMATION

### D\_Investor Profiling Appointment

Call Report Status: Conducted | Owner: Martin B...

MEETING DETAILS (Active for 161 c) > RELATIONSHIP MANAGER MOM > FOLLOW-UP > COVERAGE TEAM MOM > APPROVAL

**VERIPARK** Exit this Survey

**D\_Investor Profile Survey**

**Investment Objective**  
Which of the following statements best describes your investment objectives?

- My main goal is to preserve capital, with a return just above deposit rate.
- My main goal is to earn more than deposit rate, while risking only a small amount of my capital.
- My main goal is to grow my capital, but I am willing to accept short-term losses only.
- My main goal is to maximize capital growth, and I am willing to take substantial risk to do so.

**Time Horizon**  
How long do you expect to leave the portfolio invested without making major redemptions?

- Less than 2 years
- 2-5 Years

Status: **Active**

Dynamics 365 Sales Persons > D\_Investor Profiling...

CALL REPORT : INFORMATION

### D\_Investor Profiling Appointment

Call Report Status: Conducted | Owner: Martin B...

MEETING DETAILS (Active for 161 c) > RELATIONSHIP MANAGER MOM > FOLLOW-UP > COVERAGE TEAM MOM > APPROVAL

**Liquidity Needs**  
How important is a regular income from investments to you?

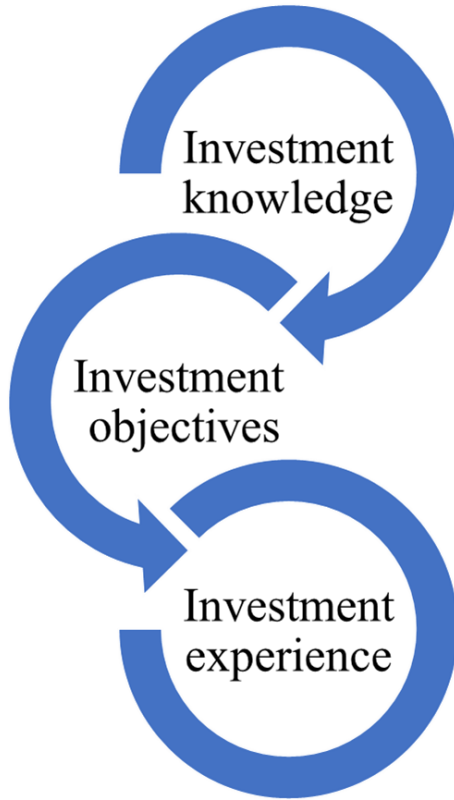
- Highly Important
- Important
- Somewhat Important
- Not Important

**Investment Experience**  
Which statement best describes your level of understanding of different types of investment options and their behaviour over

- No Knowledge. I know nothing about investing and different investment options.
- Minimal Knowledge. I understand basic terms, but don't understand differences among different types of investments.
- Somewhat knowledgeable. I am comfortable with general investing concepts but look to experts for more in-depth knowledge.
- Highly knowledgeable. I have a very good understanding of different investment options and the relative risks inherent in

**Risk Tolerance**  
Which of the following statements best describes your investment objectives?

Status: **Active**



Dynamics 365 VeriTouch VeriTouch > Persons > John Anderson # Martin Baros

Save Save & Close New Complaint New Service Request New Opportunity New Interaction Manual Verification Transactions New Appointment

Person: Information John Anderson Super CIF 65230 Enrollment Branch King's Road

General Details Systems Checks Preferences MIS **Investor Profile** Security & Access Conflicts Notes & Activities Related

### GENERAL INVESTMENT PROFILE

Has Investment Account	Yes	Investor Profiling Performed	Yes	Asset Allocation Preference	Conservative
Date of Investor Profiling	10/31/2018	Date of Next Investor Profiling	10/30/2019	Liquidity Preference	Medium
Investment Experience	Somewhat Knowledge	Investment Objective	Growth	Time Horizon	Medium Term

### INVESTMENT OBJECTIVE

Wealth Creation Objective	Yes	Retirement Objective	No	Safety Objective	Medium
Risk Tolerance	Moderate	Growth Preference	Medium		

### INVESTMENT PREFERENCES

Invest in Stocks	Yes	Invest in Real Estate	Yes	Invest in Bonds	Yes
Invest in Mutual Funds	Yes	Invest in Alternative Products	Yes	Invest in Oil&Gas	Yes

Active Save

Dynamics 365 VeriTouch VeriTouch > Persons > John Anderson # Martin Baros

Person: Private Banking 360\* Super CIF 65230 Segment Prestige Age-45

John Anderson Clean Energy Fund

Overview Investments Offers & Opportunities Alerts & Cases Relationship Collections & Entitlements Related

Current AUM **\$500,000.00**

Pledged Amount **\$0.00**

Last Investor Profiling Date 10/31/2018

CUSTOMER PRODUCTS

Security	Product	Available Bal...
General Motors	Structured Product	\$69,000.00
CLS Holdings	Bonds	\$15,000.00
Carlyle Group LP	Shares	\$47,200.00
---	Fixed Deposit	\$100,000.00

ASSETS Private Banking 360 Assets

CROSS SELL ASSETS AUM REV CASH FLOW COLLABORATION

PRODUCTS

CHANNELS

ALERT: AUM changed - 8% in last month ALERT: Investor Profiling Due Soon OFFER: New Fund - Global Emerging Markets LAST INTERACTION: Branch Visit to sign and finalized the document

Overview Investments Offers & Opportunities Alerts & Cases Relationship Collections & Entitlements Related

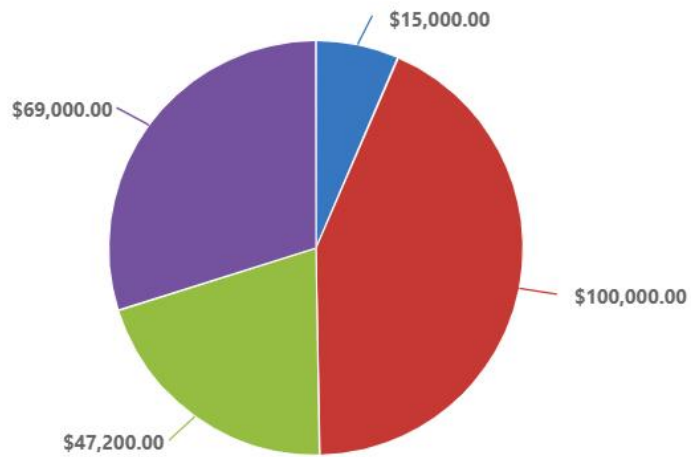
Current AUM	<b>\$500,000.00</b>
Pledged Amount	<b>\$0.00</b>
Last Investor Profiling Date	10/31/2018
CUSTOMER PRODUCTS	
✓ Security	↑ Product
---	↓ Available Balance
---	Fixed Deposit \$100,000.00
Carlyle Group LP	Shares \$47,200.00
CLS Holdings	Bonds \$15,000.00
General Motors	Structured Product \$69,000.00



## ASSETS



● Bonds ● Fixed Deposit ● Shares ● Structured Product



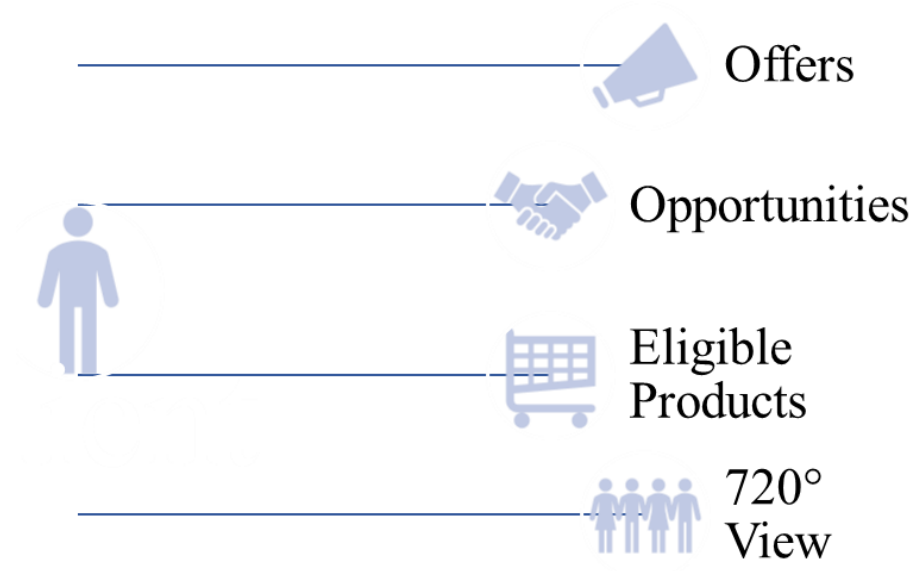
Super CIF  
65230

Segment  
Prestige

Nationality  
United Arab Emirates

## CHANNELS

 SOC	 MOB	 POR	 CC
--	--	--	---



Dynamics 365 VeriTouch VeriTouch > Persons > John Anderson

Save Save & Close New Complaint New Service Request New Opportunity New Interaction Manual Verification Transactions New Appointment

Person: Private Banking 360\*  
 John Anderson Super CIF 65230 Segment Prestige

Clean Energy Fund

Overview Investments **Offers & Opportunities** Alerts & Cases Relationship Collections & Entitlements Related

PHONE CALLS + Add New Phone Call

Subject	Regarding	Benefit
New Fund - Global Emergen...	Global Emerging Markets F...	\$1,700.00

OPPORTUNITIES

Product	Application No	Est. Close Date
Fixed Deposit	101918115155196	4/24/2019
D_Bonds	01021794210751	5/1/2019

SUITABILITY PRODUCTS

Name	Utilized	Propensity	Benefit (\$)	Action
Clean Energy Fun...	NO	92 %	8576.00	✓✗
Damac IPO	NO	90 %	5310.00	✓✗
Structured Produ...	NO	78 %	3954.00	✓✗
Bonds	NO	82 %	3364.12	✓✗
Mutual Funds	YES	85 %	945.00	✓✗
Performance Bond	YES	80 %	920.00	✓✗

CUSTOMER 720

Name	Relation	Segment	Products
John Anderson		Prestige	
Large Corp.	Employee	Large Ent.	
Cathan Cook	Friend	Mass	
Adam Lee	Referred by	Prestige	

hanged - 8% in last month **ALERT:** Investor Profiling Due Soon **OFFER:** New Fund - Global Emerging Markets **LAST INTERACTION:** Branch Visit to sign and finalized the document

Active Save

**Name of client and the current view**

**Role-Based Functionalities**

**List of products Owned by customer**

**Alerts and visual indicators**

**Sales and Revenue data**

**Cross- and Up-Selling data**

**Interaction Channels**

**INTERACTION TIMELINE**

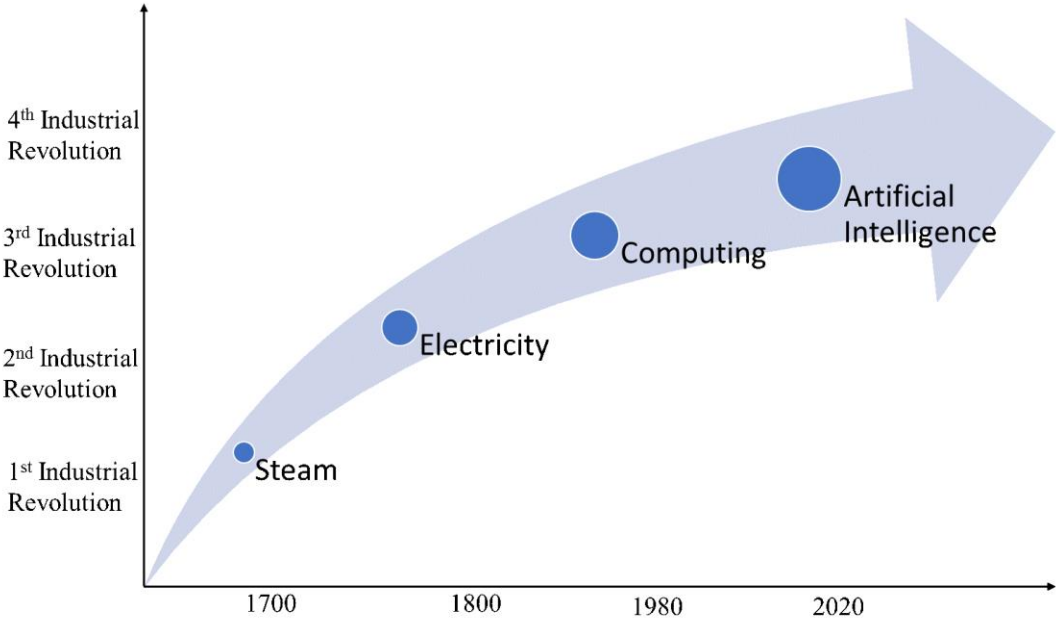
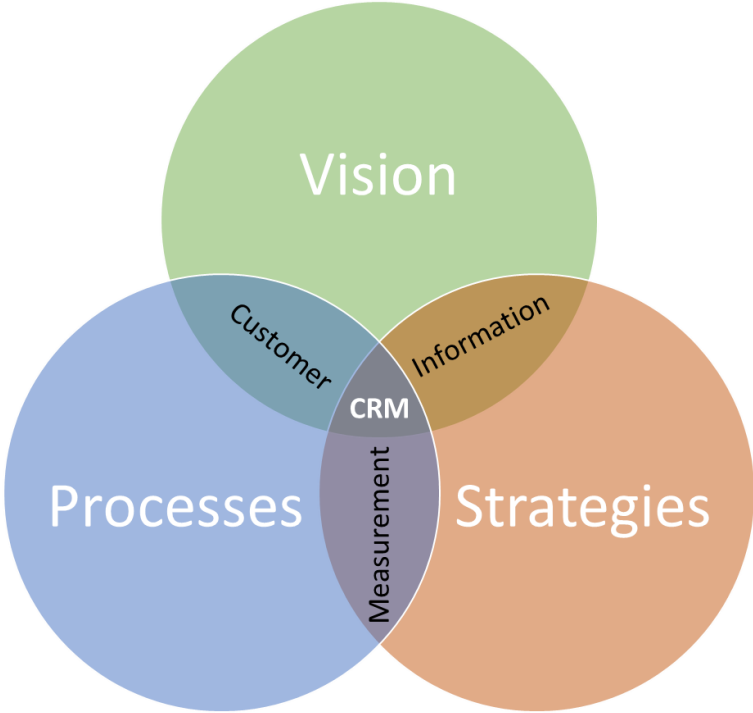
**CALL REPORTS**

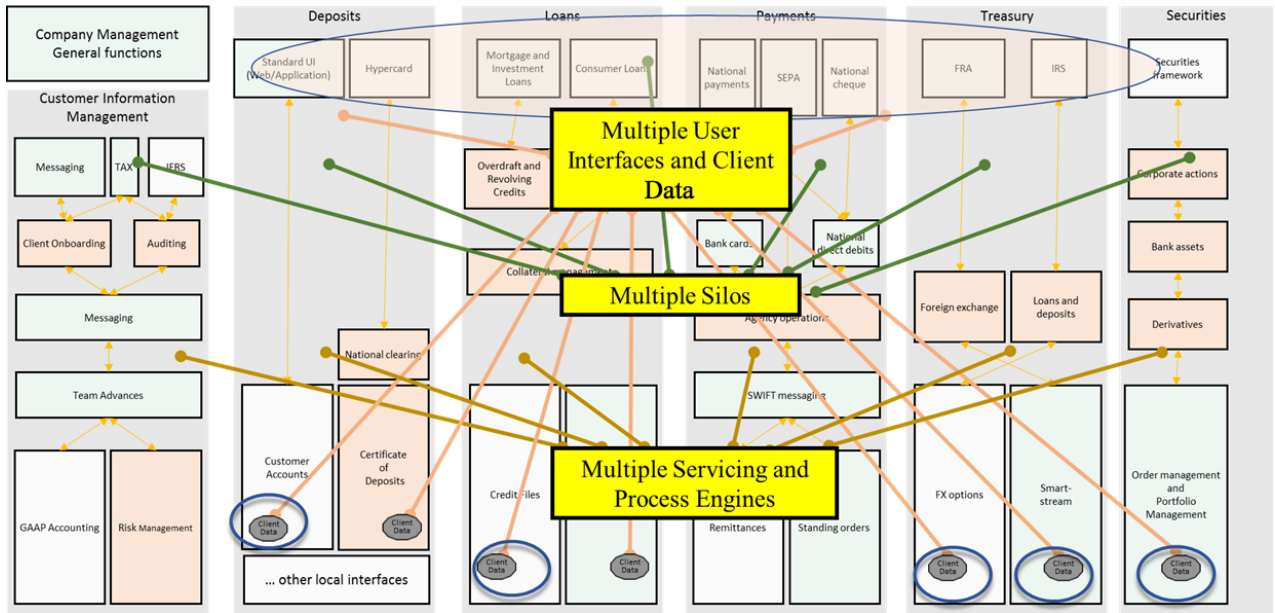
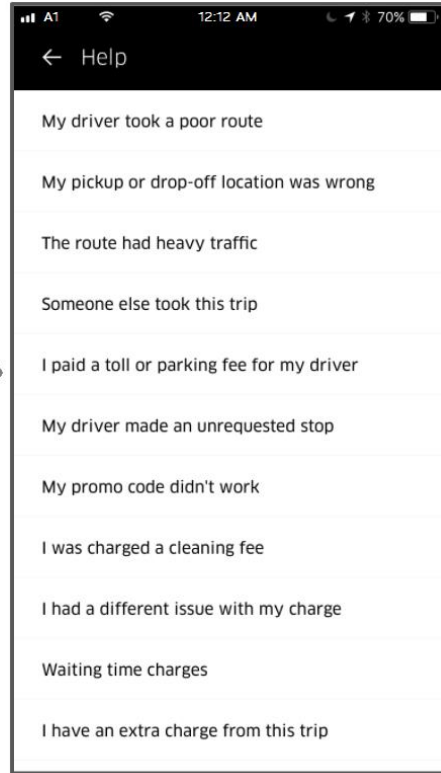
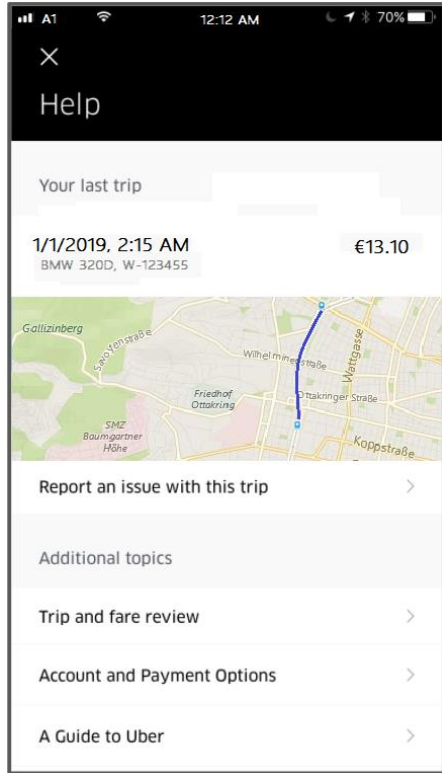
**COVERAGE**

Title	Dated	Next Follow-up
Call on Investor Profiling	11/23/2018	1/31/2019

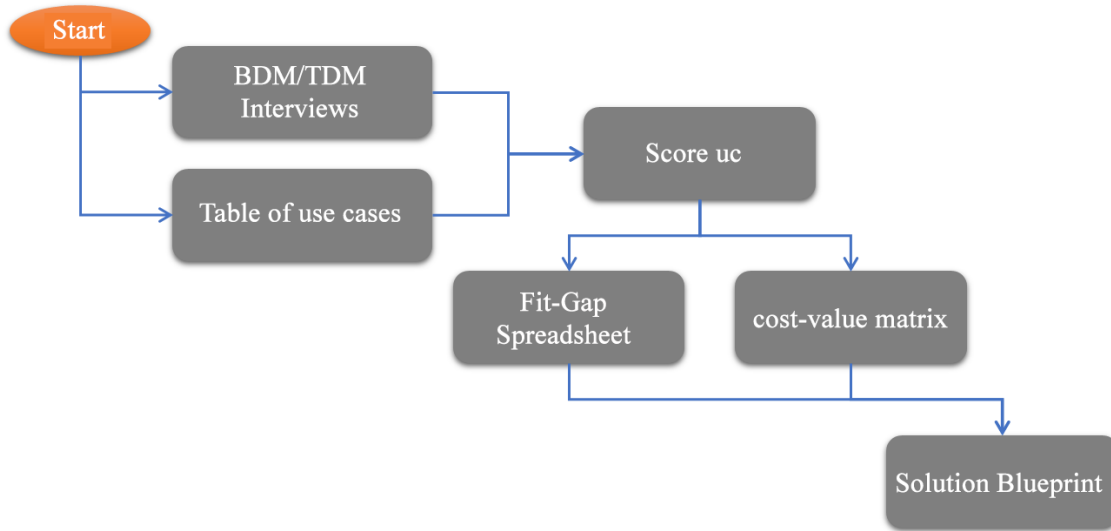
Line of Business (Coverage T...	Primary Sales RM	Primary CSR
Investment	Andrew Paul	Martin Baros

# Chapter 3 : Conceptualizing the CRM Design from Business Requirements

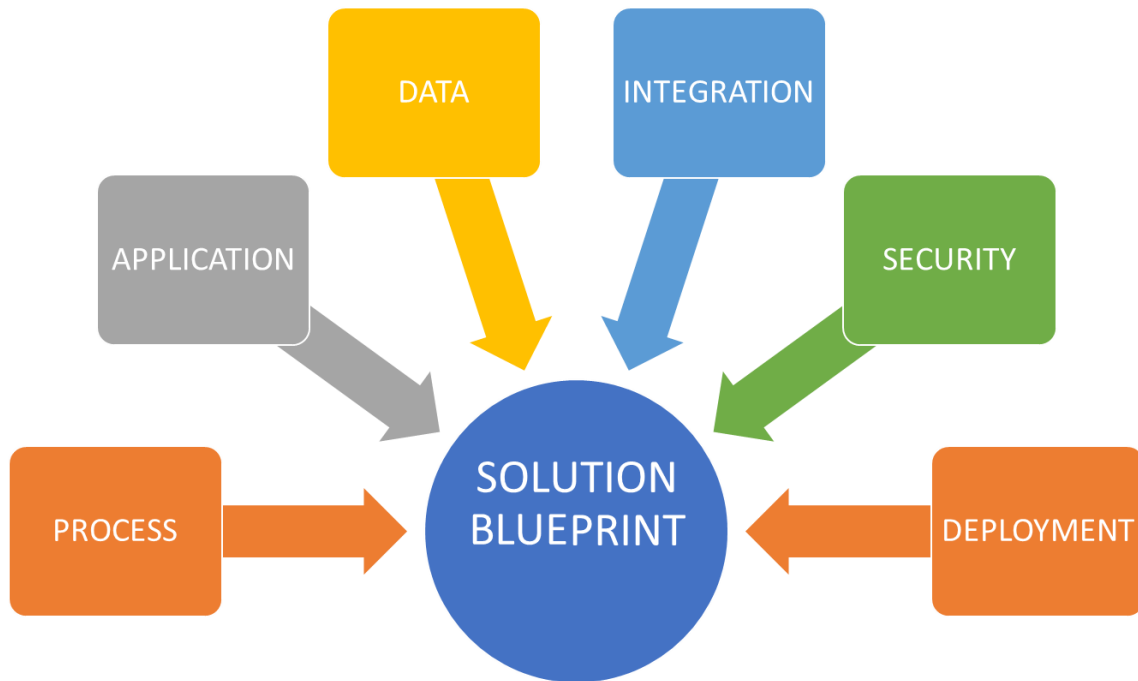
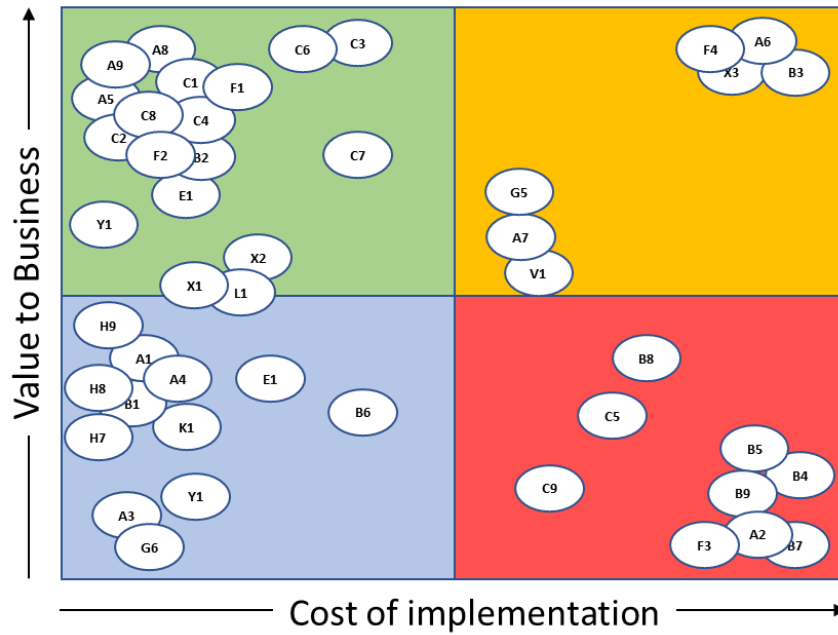




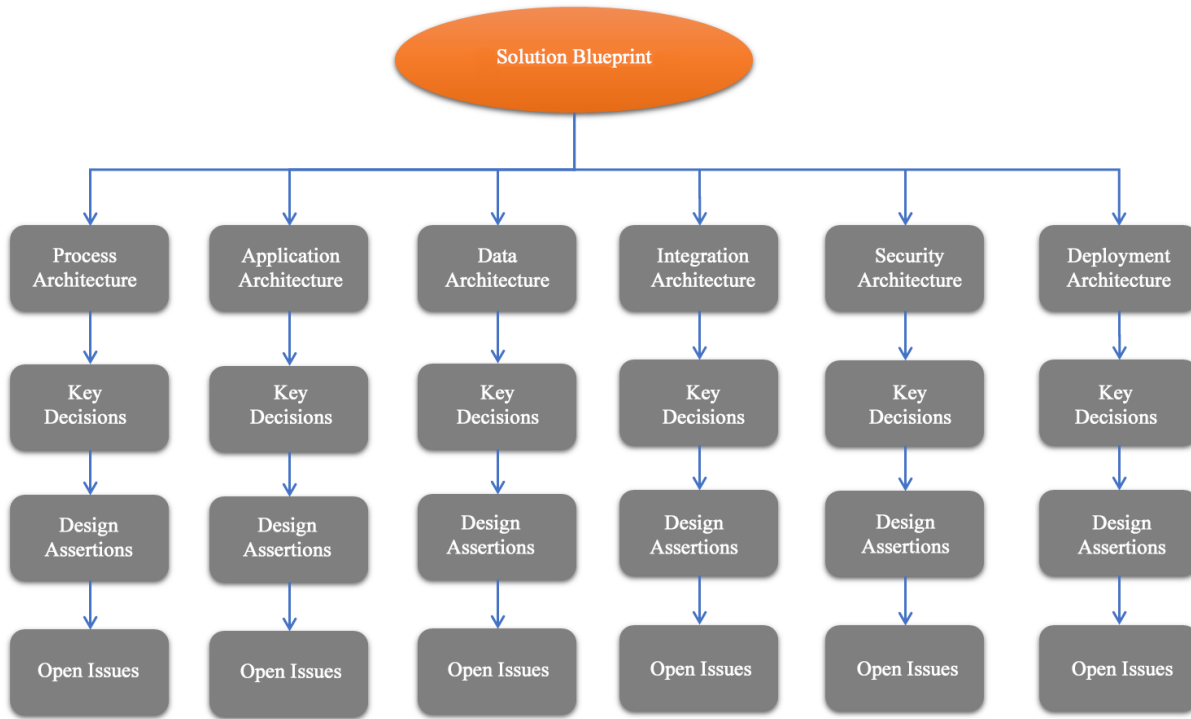




#	Use Case	Cost	Value
A9	Measure Data Quality	10	85
A8	Manage Offer	9	88
A5	Log Metrics	10	86
C2	Manage Accounts	11	90
C6	Manage Quick Campaign	12	81
Y1	Measure Cost of Offer	14	86
F2	Import Leads	16	76
F1	Manage Activities	18	69
C7	Activity History	20	90
...			
B7		95	11

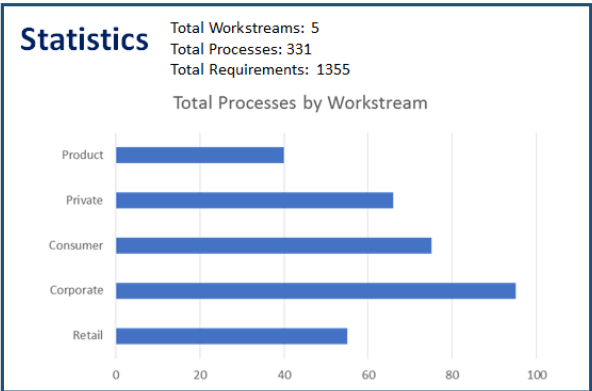






### Process Catalog

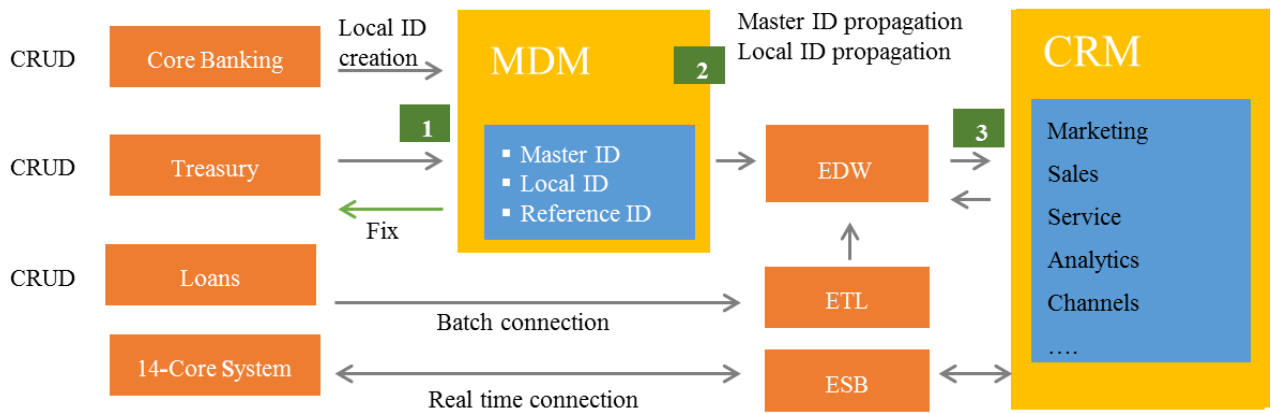
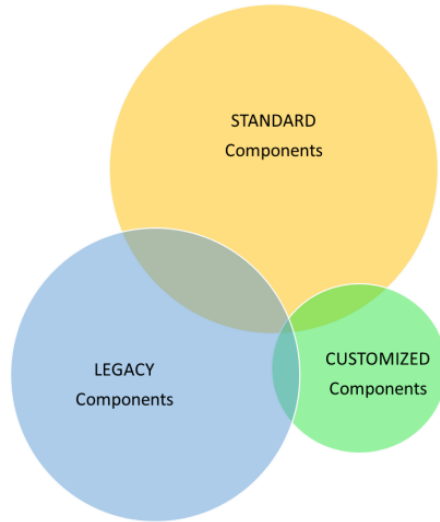
The process catalog for the purpose of the blueprint document is captured in Microsoft Excel and embedded here. For the most current list of processes, the project TFS instance should be referenced.

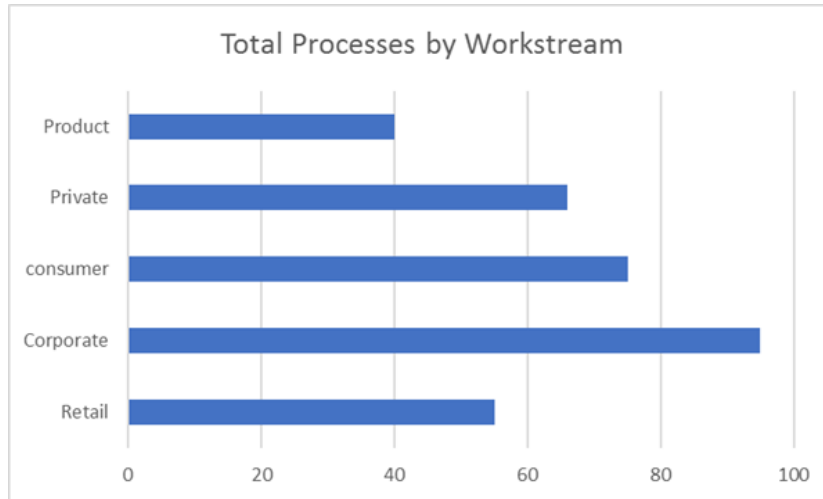


### PROCESS OWNERSHIP – WORK STREAMS


Based on the breakdown of processes within the catalog and the organization of the exchange, the process catalog has been organized into the following workstreams:

- PRODUCTS**  
This workstream will focus on the processes for managing product and pricing and category data. This workstream will have joint ownership of the core set of products with the Retail, Consumer and Corporate workstream.
- Retail (Branch and Web)**  
This workstream will focus on the processes for the branch management and teller-operation as well as a set of processes related to POS that are specific to retail branches. This work stream will have joint ownership of the core set of branches and Teller processes.
- Consumer**  
This workstream will focus on consumer....
- Corporate**  
This workstream will focus on processes in B2B and corporate accounts. This work stream will have joint ownership ...
- Private**  
This workstream will focus on the processes for managing private investors and relationship managers processes.






Understand Business Drivers



Brainstorm and Prioritize Scenarios



Analyze Architectural Approaches Used



Present the Architecture



Identify Architectural Approaches Used




Present Results to Stakeholders



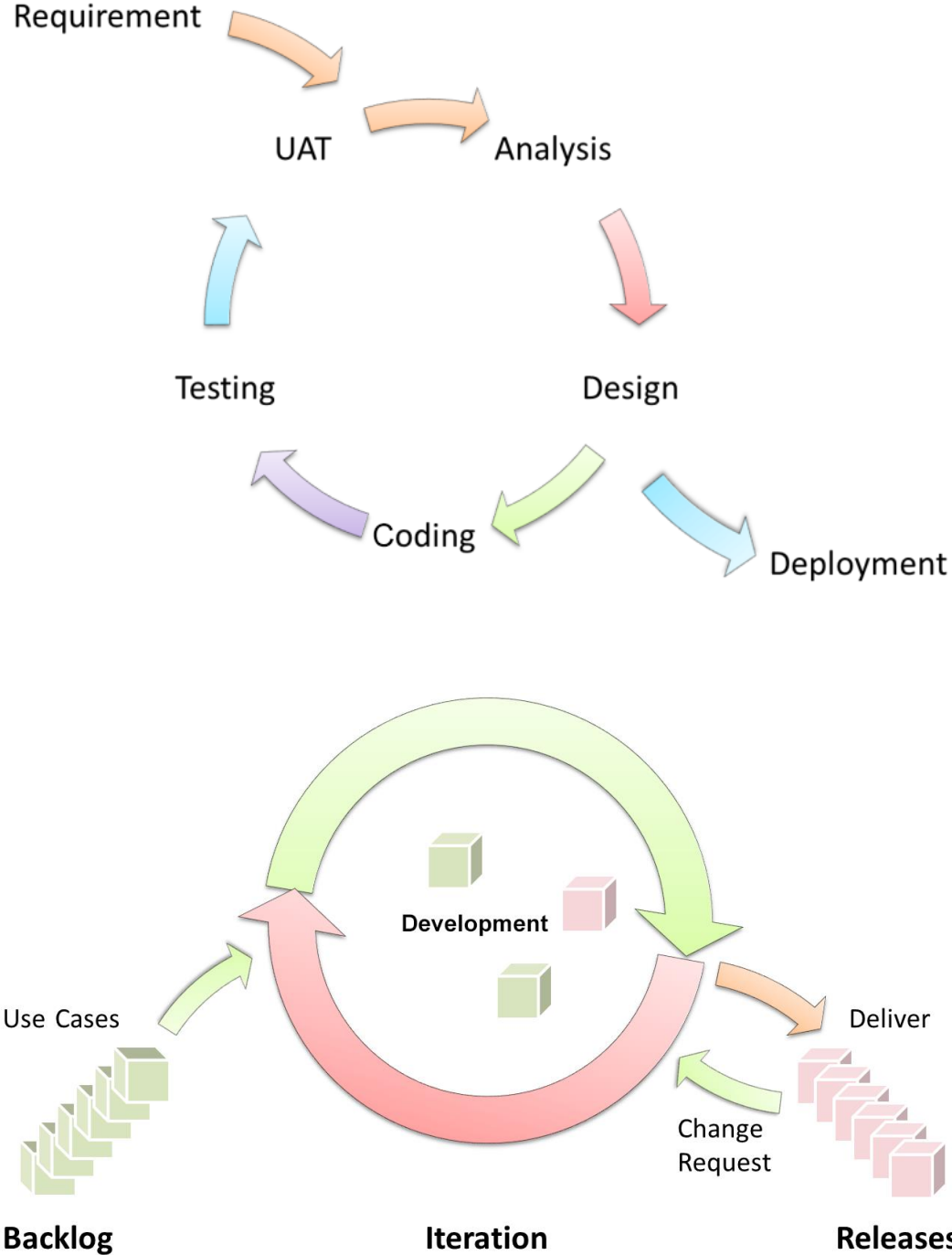
Identify Architectural Approaches Used

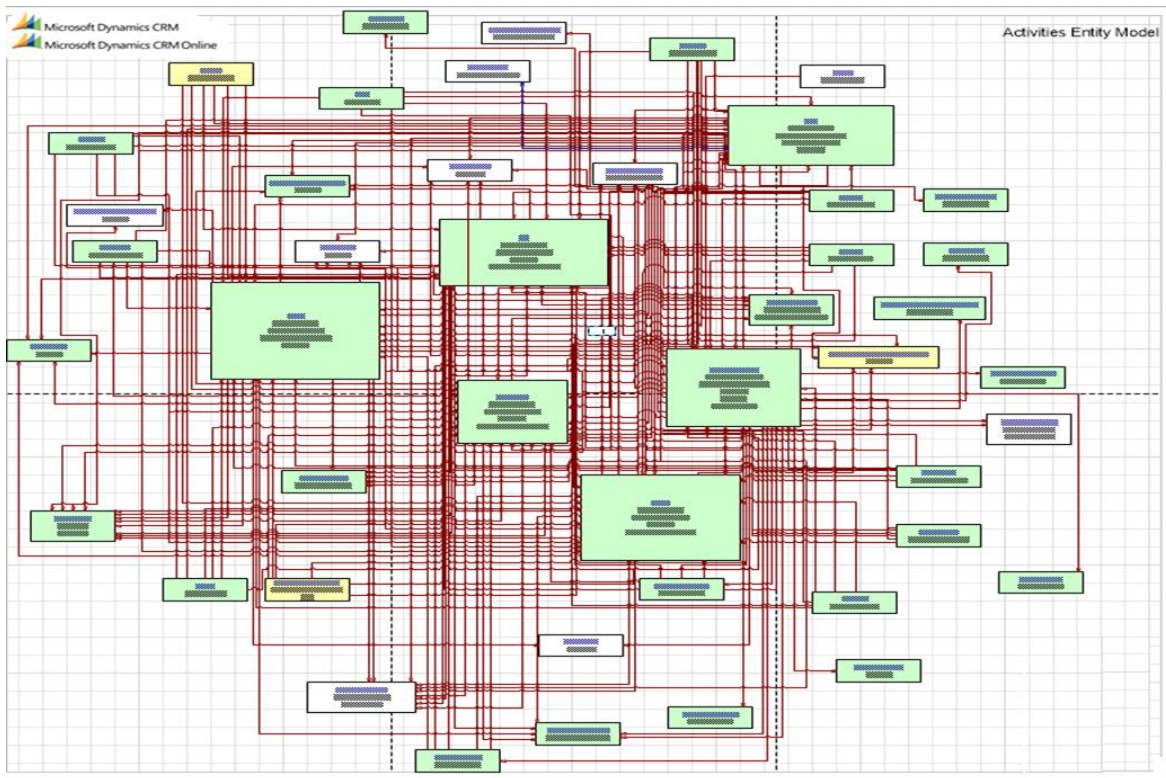
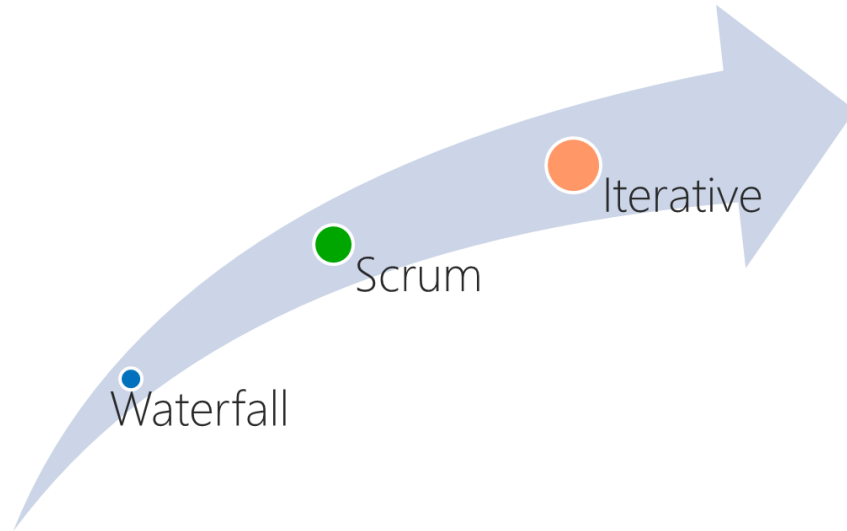


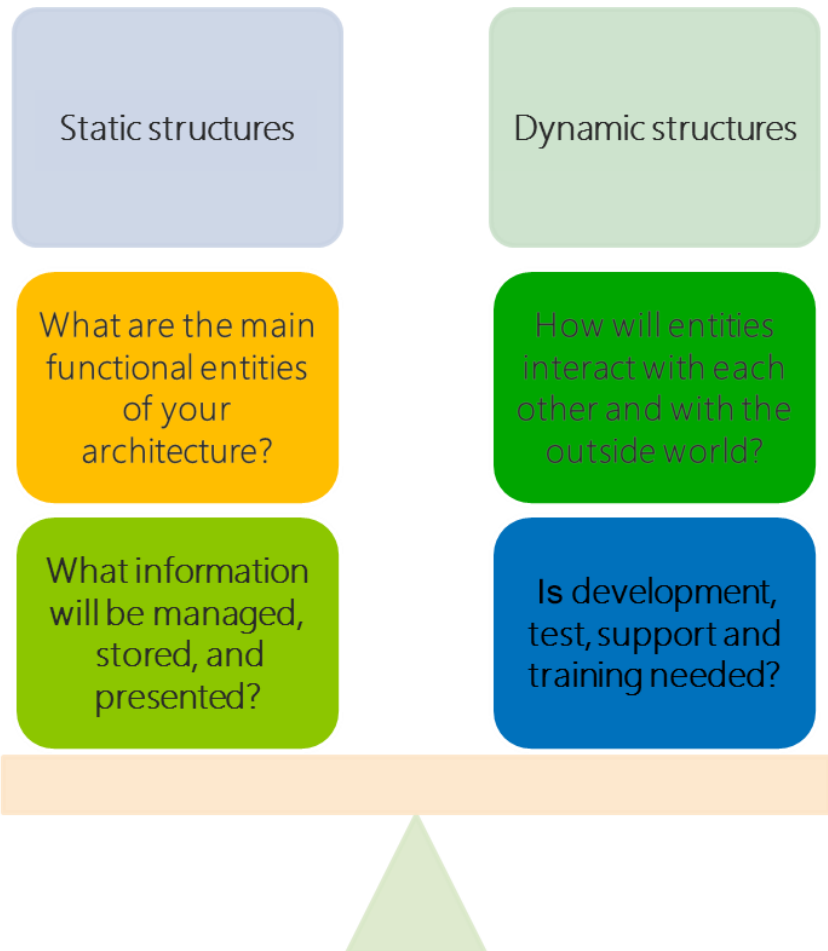
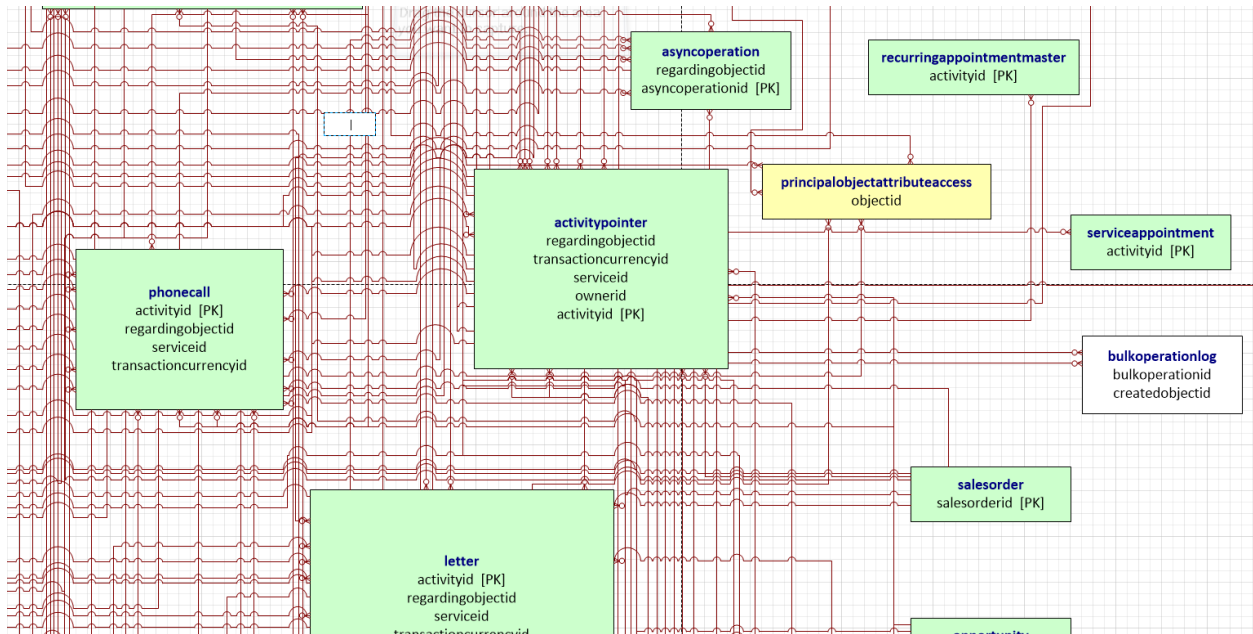
Generate Quality Attribute Tree for the Architecture

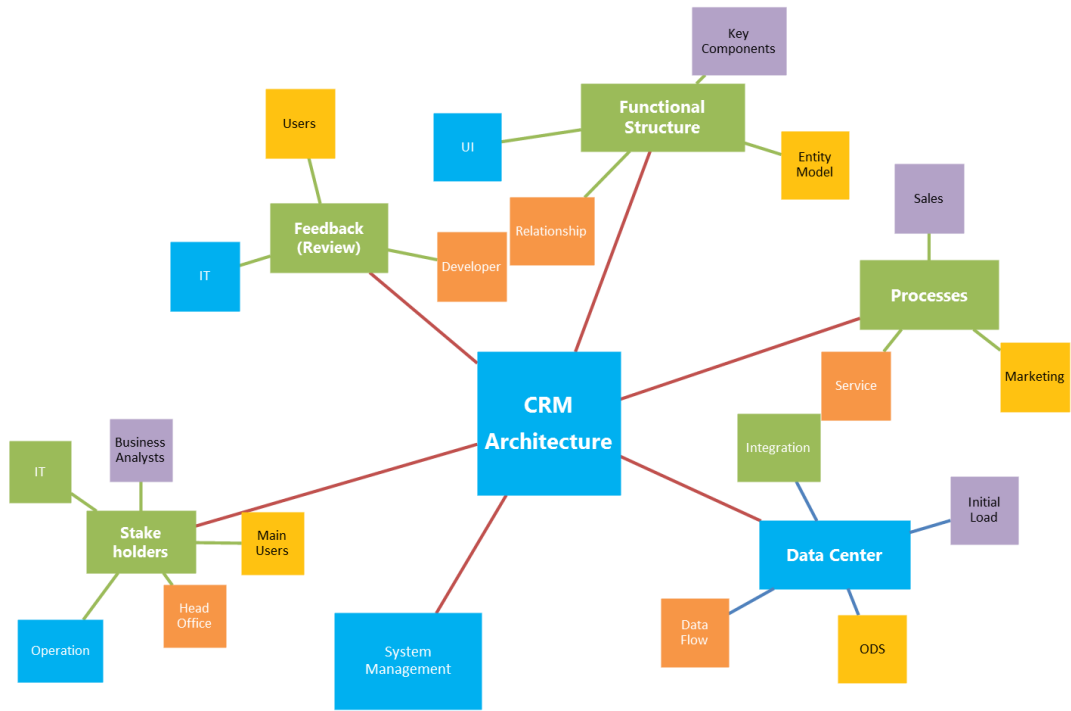


# Chapter 4 : Architecting Your CRM Platform – Preparing for Today and Tomorrow

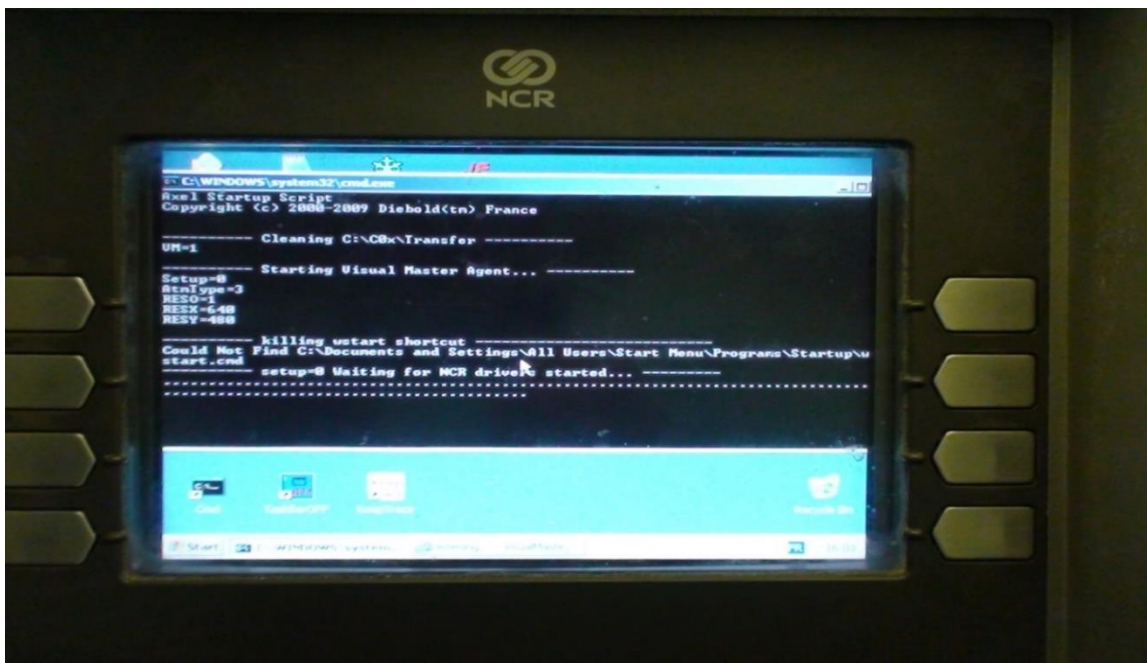
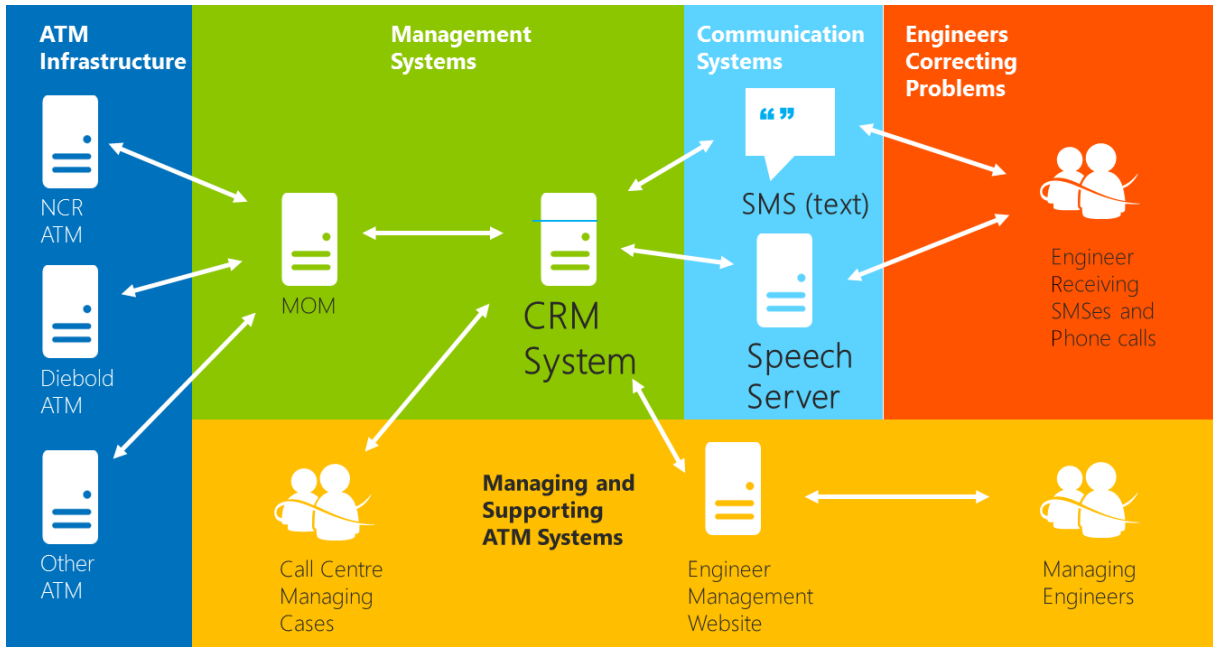




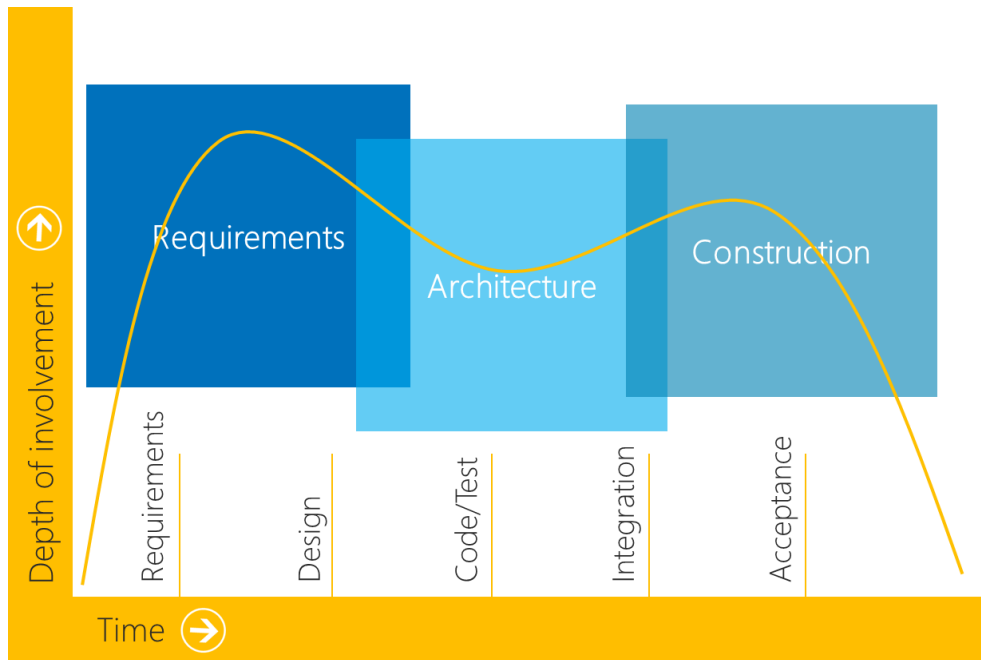




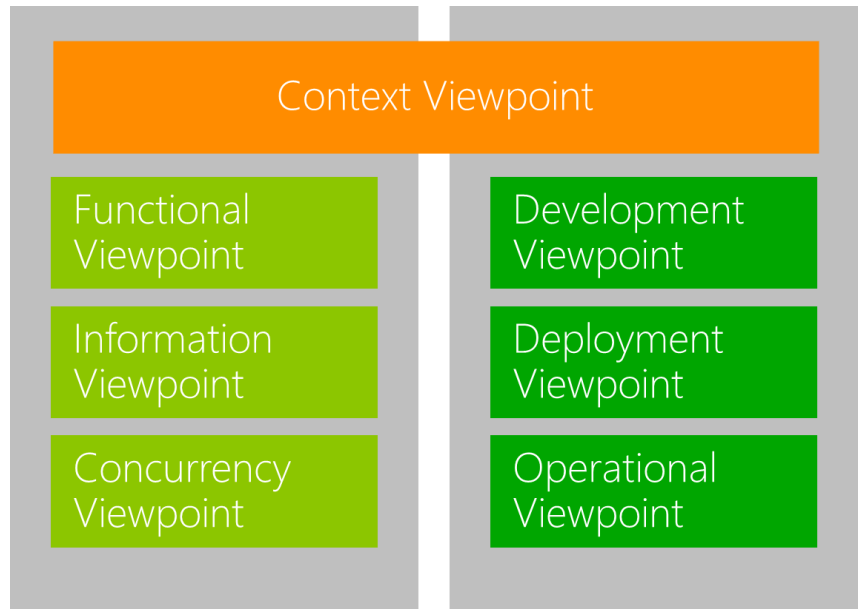
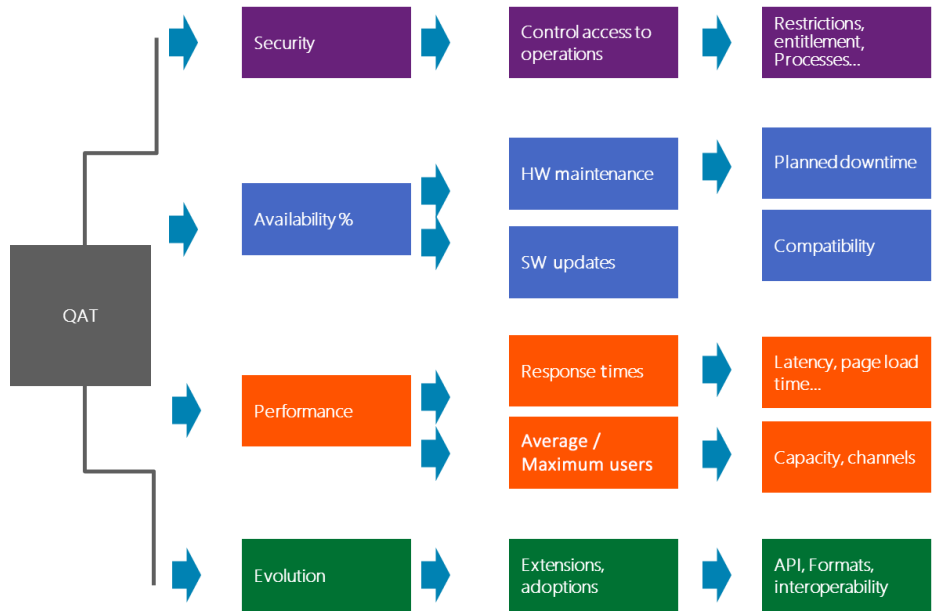












### Security

- Process
- Information
- Operational
- Deployment

### Performance

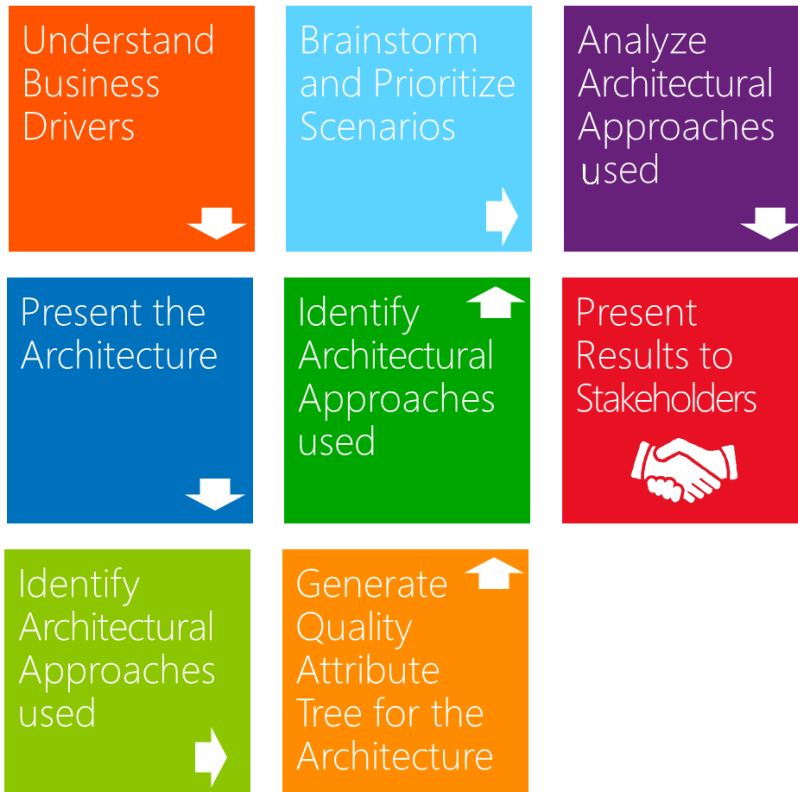
- Forms
- Views
- Report
- Data Load

### Usability

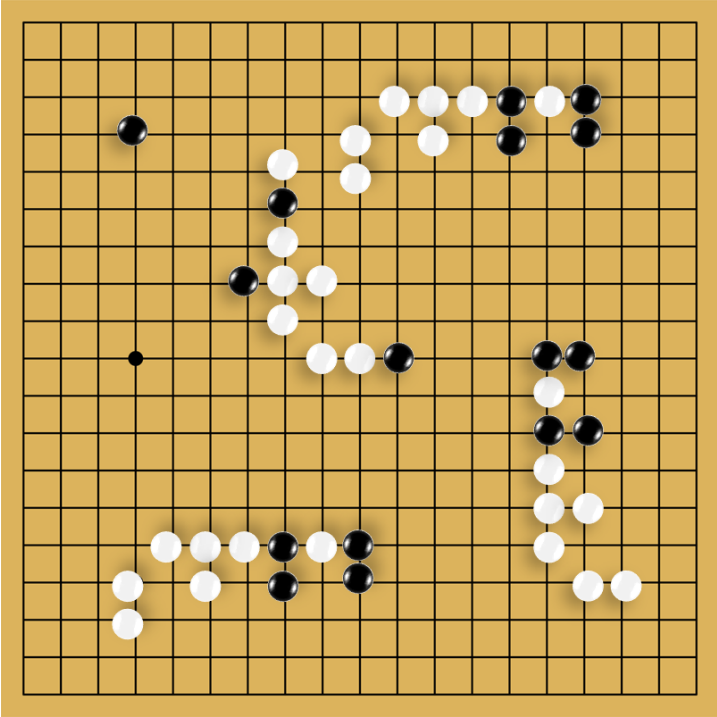
- Views
- Navigation
- Accessing

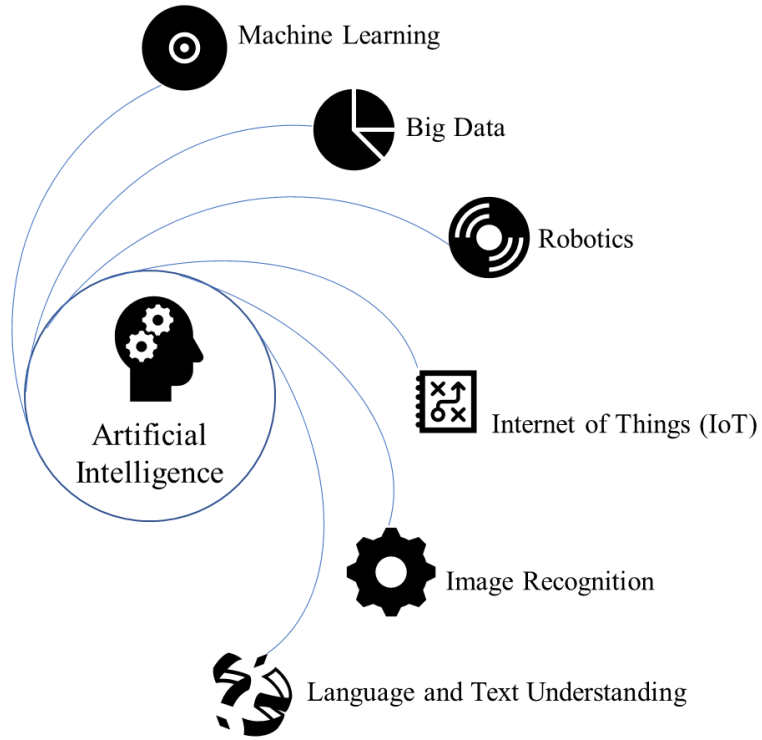
### Regulation

- Basel
- MIFID



# Chapter 5 : Utilizing Artificial Intelligence and Machine Learning in Your CRM Platform





First City International

Auto Commercial Collector RV Motorcycle Claim

Search Contact Us

Login Register

Welcome to our Portal  
First City  
International  
Insurance

Car, Property and Life Insurance

We offer different levels of coverage to respect your wallet, suit your lifestyle, and protect your vehicle.

Get Started

Choose the right insurance

Get a quote right now and here

Live Chat

Live Chat

Hi! I'm a bot and can help you get your insurance 24/7.

guten morgen

Hallo! Ich bin ein Bot und können Ihnen helfen, Ihre Versicherung 24/7.

bonjour

Salut ! Je suis un bot et peut vous aider à obtenir votre assurance 24/7.

Type a message...

Live Chat

Hi! How can I help you today?

Hi

Hi! I'm a bot and can help you get your insurance 24/7.

Type a message...

Live Chat

Hi! How can I help you today?

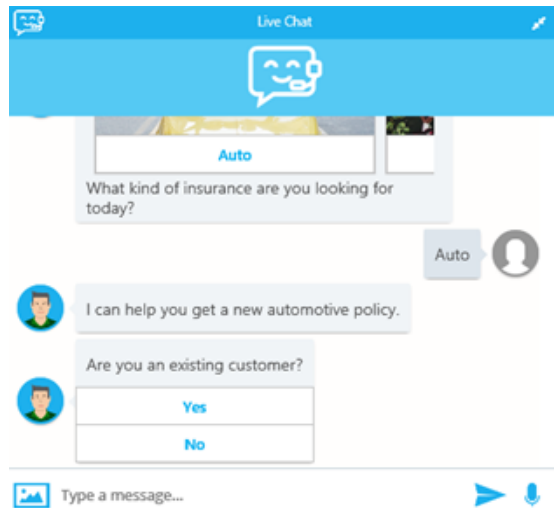
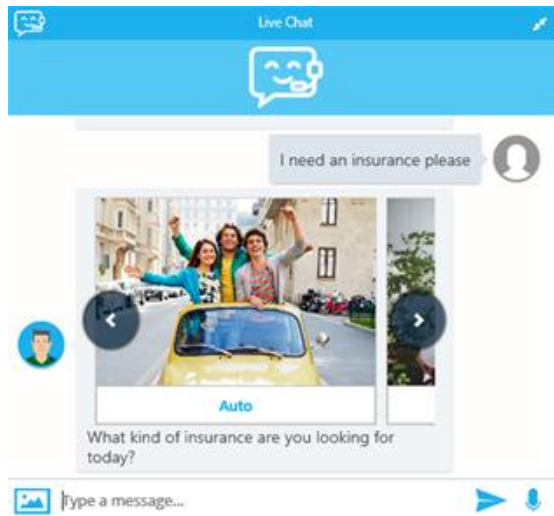
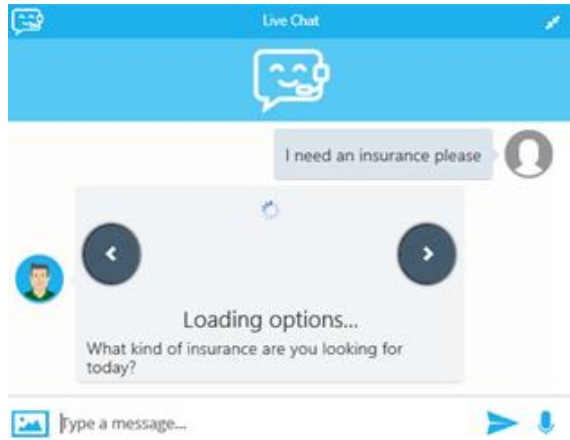
Hi

Hi! I'm a bot and can help you get your insurance 24/7.

what can you do?

I can help you will all of your insurance needs. Whether you're in the market for a new auto or home policy, needing to make a claim, or just have questions, I'm here to help 24/7!

Type a message...





Live Chat

I can help you get a new automotive policy.

Are you an existing customer?

Yes

No

Yes

Great! Let me retrieve your information.

What's your full name?

Type a message...

Live Chat

No

Yes

Great! Let me retrieve your information.

What's your full name?

Max Fatouretchi

And the last four digits of your social security number?

Type a message...

Live Chat

And the last four digits of your social security number?

1234

One moment please

Hmmm I can't find a customer with those details.

Right now I can only help existing customers. Please contact our call center instead on [1-800-555-5555](tel:1-800-555-5555).

Type a message...

Live Chat

No

Yes

Great! Let me retrieve your information.

What's your full name?

Alice Olson

And the last four digits of your social security number?

1234

Live Chat

12:54

One moment please

I've found your existing policies. If you insure your new car with us, you'll get a 10% multi-policy discount.

**I can also see that your daughter on your other policy just turned 16 years old; should I include her on this one as well?**

Yes

No

Type a message...

Live Chat

I've found your existing policies. If you insure your new car with us, you'll get a 10% multi-policy discount.

**I can also see that your daughter on your other policy just turned 16 years old; should I include her on this one as well?**

Yes


No

Yes

OK. What make of car do you want to insure?

Type a message...

Live Chat



Ford



And the model?

Fusion


And the year?

2016
2015
2014
2013

Type a message...



Live Chat



And the year?



2016
2015
2014
2013

2016




Do you have a photo of the car?

Yes
No

Type a message...



Live Chat






Hmmm...that doesn't look like a car. It looks more like a man standing on a snow covered mountain to me.

Please click the image upload button below to select your image.

Type a message...

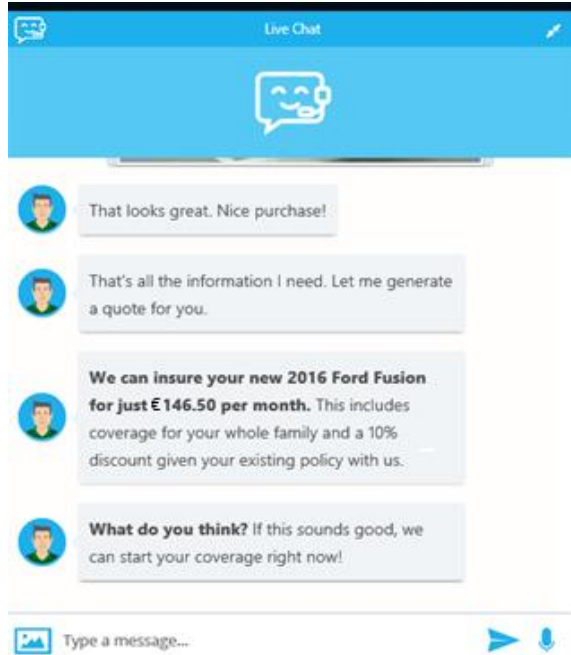
Live Chat



That looks great. Nice purchase!

That's all the information I need. Let me generate a quote for you.

Type a message...



**Dynamics 365** | Sales | Opportunities | Auto Insurance

Your Microsoft Dynamics 365 trial subscription is about to expire. [Buy Now](#)

NEW | CLOSE AS WON | CLOSE AS LOST | RECALCULATE OPPORTUN... | FORM | PROCESS | ASSIGN | EMAIL A LINK | DELETE

### OPPORTUNITY

# Auto Insurance

Est. Close Date: 2/13/2019 | Est. Revenue: €1,325.00 | Status: In Progress | Owner: Admin User

Qualify | Develop | Propose (Active for 28 minutes) | Close

Review vehicle and driver in *mark complete*  
 Review churn risk *mark complete*  
 Review recommendations *mark complete*

Present Proposal *mark complete*

Opportunity Sales Process (Active for 35 minutes) | **Next Stage**

---

**Summan**

**Opportunity Information**  
 Topic: Auto Insurance  
 Currency: €

**Customer Profile**  
 Name: Alice Olson  
 License: Active (5+ years)  
 Dependents: Daughter (DOB 09/02/00)

**Vehicle Profile**  
 Make: Ford  
 Model: Fusion  
 Year: 2016

POSTS | ACTIVITIES | NOTES

Enter post here | POST

**All posts** | Auto posts | User posts

- Customer Service Bot**  
Bot identifies customer as AT RISK of churn (75%)  
On Auto Insurance's wall Today
- Customer Service Bot**  
Bot added driving history and car value  
On Auto Insurance's wall Today
- Auto Insurance**  
Opportunity: Created by Customer Service Bot for Account Alice Olson.  
On Auto Insurance's wall Today
- Customer Service Bot**  
Bot started chat with Alice Olson  
On Auto Insurance's wall Today

Live Chat

**Power BI** | Mein Arbeitsbereich | Insurance Intelligent Agent | LMI

Key topics vs. website themes

Chats today: 43 Tsd. (50 Tsd. / 75 Tsd.)

New business today: 3.1 Mio. (4 Mio. / 9 Mio.)

Escalations today: 4 Tsd. (Ziel 3 Tsd. (-38.5%))

CSAT today: 4.2 (Ziel 4 (+5.83%))

Global Activity

Customer churn over time

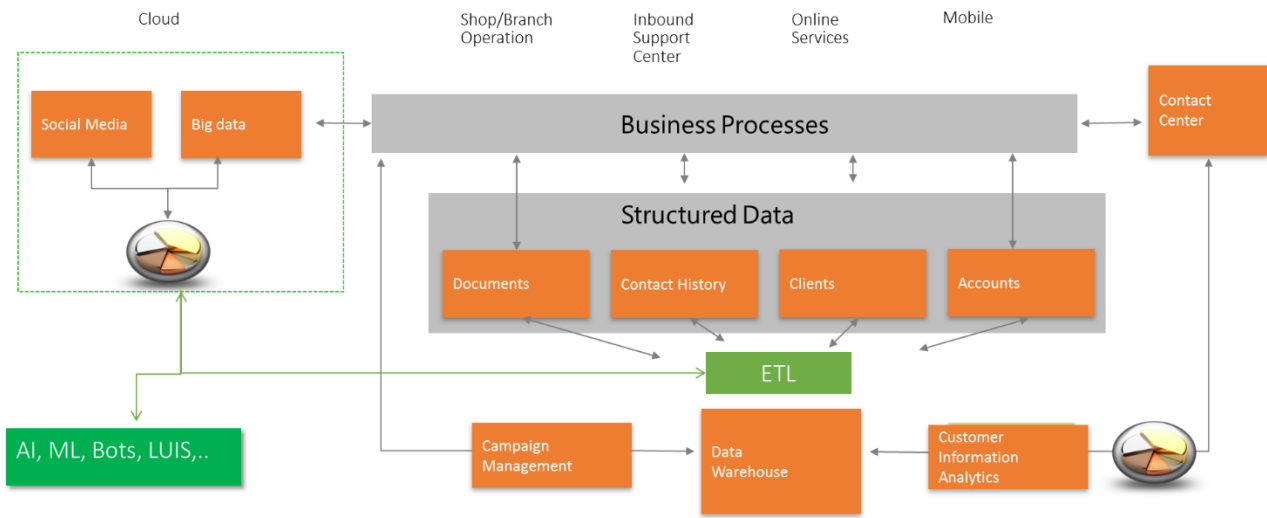
Chat performance

Customer sentiment over time

Key topics vs. website themes

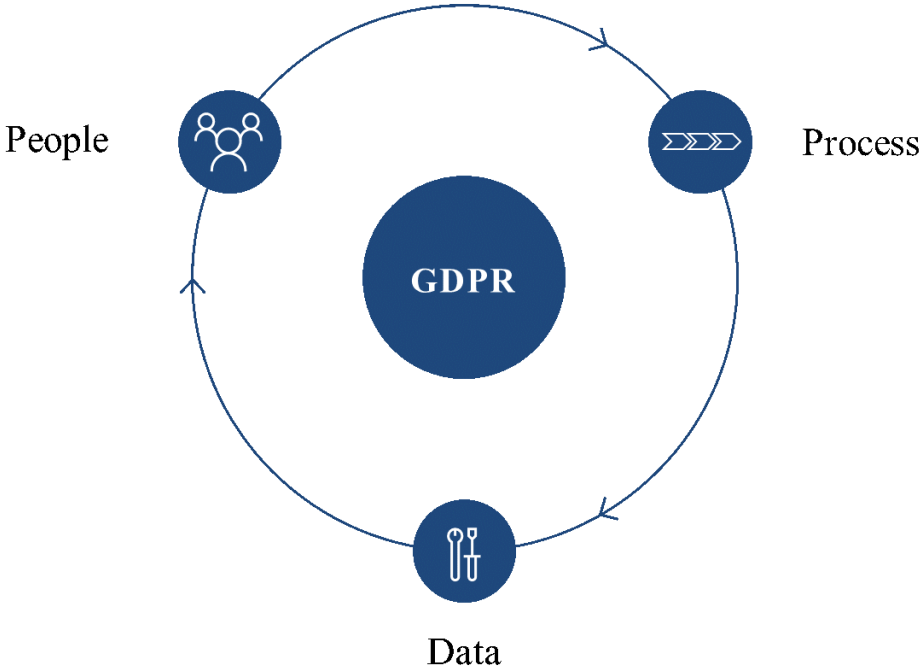
Key topics

Chat Bot Sessions





# Chapter 6 : GDPR and Regulatory Compliance



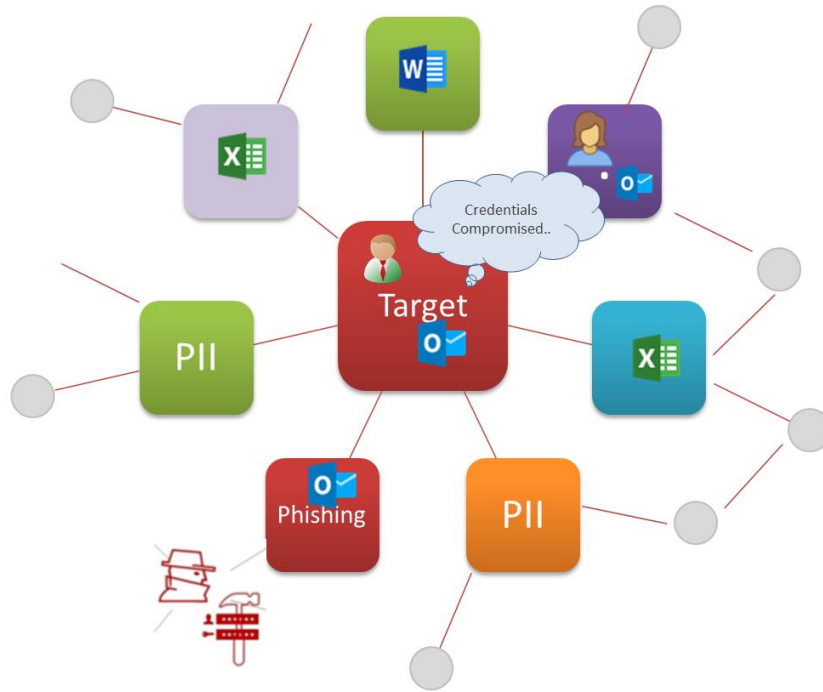
Chief Privacy Officer (CPO)

Responsible for establishing organizational guidelines for managing customer data, and for ensuring that all applicable legal guidelines of GDPR are followed. She or he is consulted for technology choice as well as overall accountability.



Data Protection Officer (DPO)

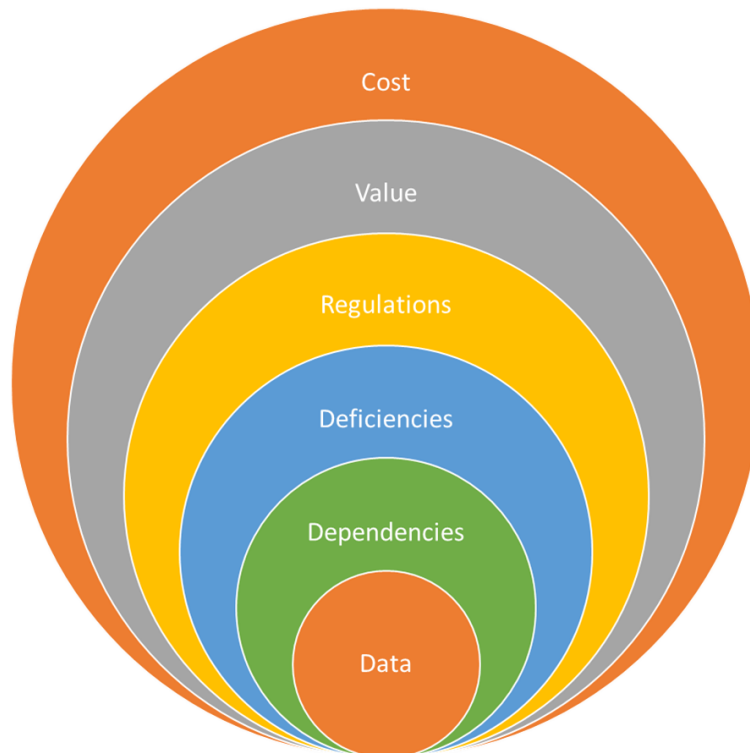
Responsible for informing employees of their compliance obligations as well as conducting the monitoring, training, and audits required by GDPR. She or he can be an employee or contracted from outside the company.

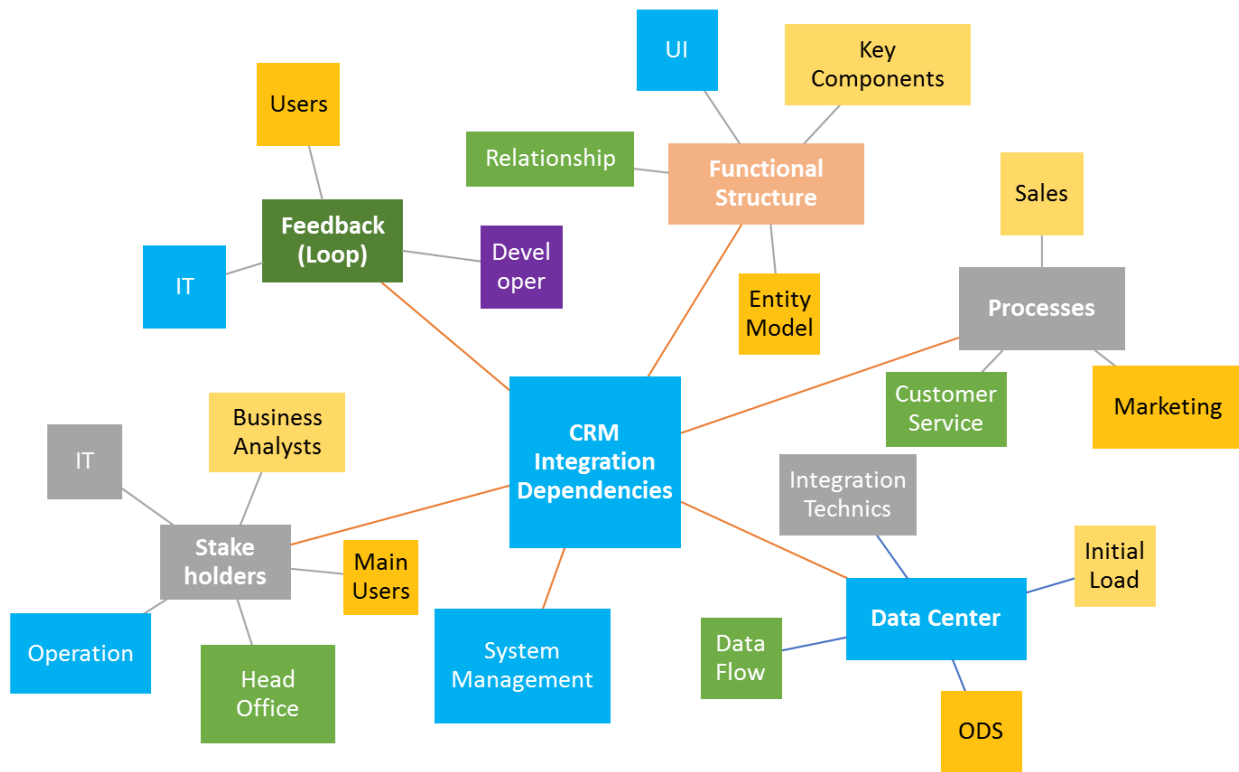
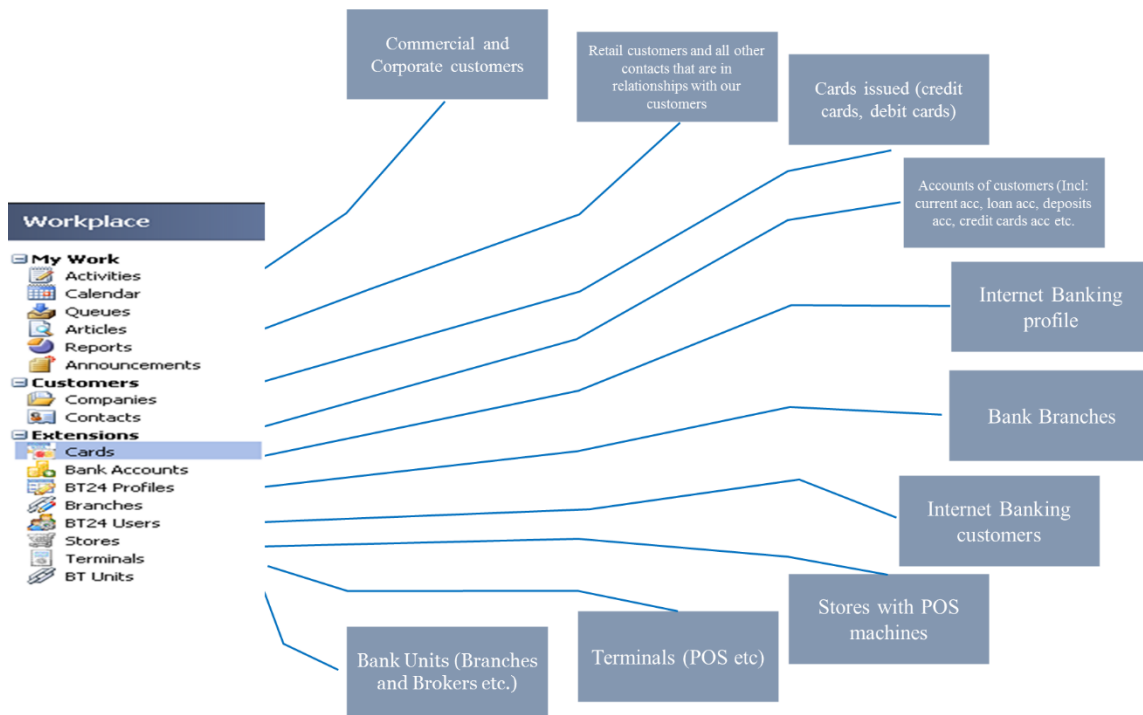


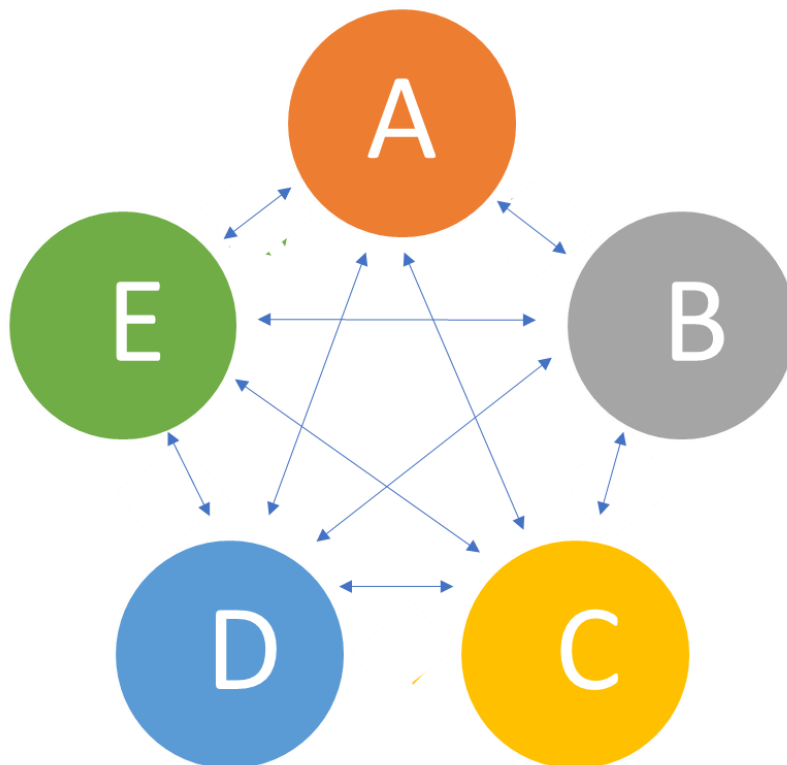
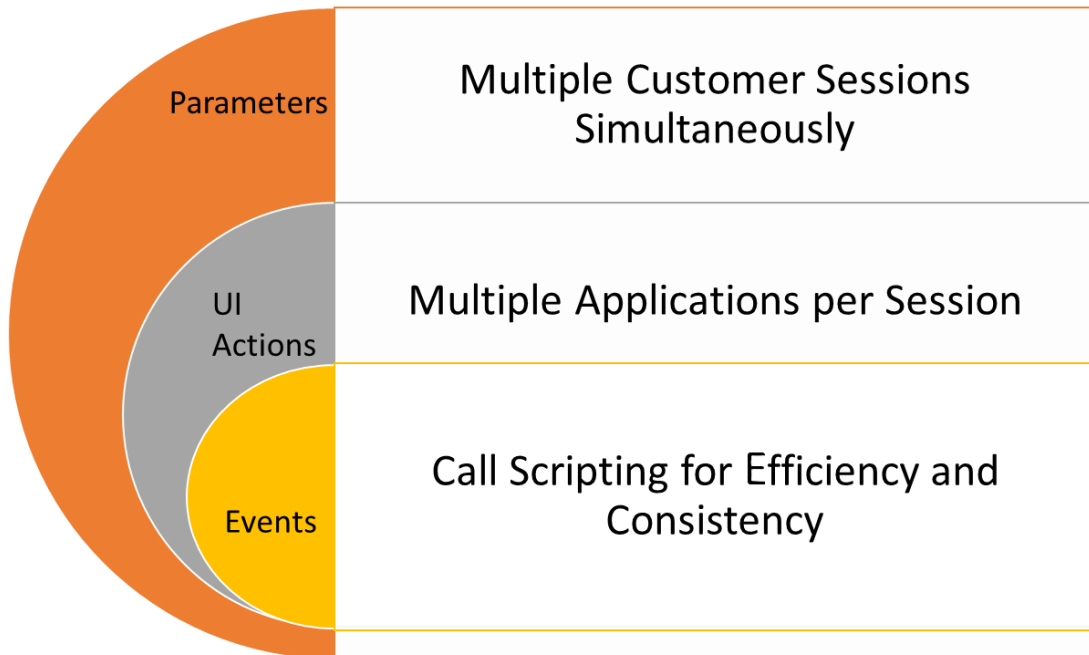
Responsibility	On-Prem	IaaS	PaaS	SaaS
Data Classification and Accountability	Customer	Customer	Customer	Customer
Client and endpoint Protection	Customer	Customer	Customer	Shared
Identity and Access Management	Customer	Customer	Shared	Shared
Application Level Controls	Customer	Customer	Shared	Shared
Network Controls	Customer	Shared	Shared	Shared
Host Infrastructure	Customer	Shared	Shared	Shared
Physical Security	Customer	Shared	Shared	Shared

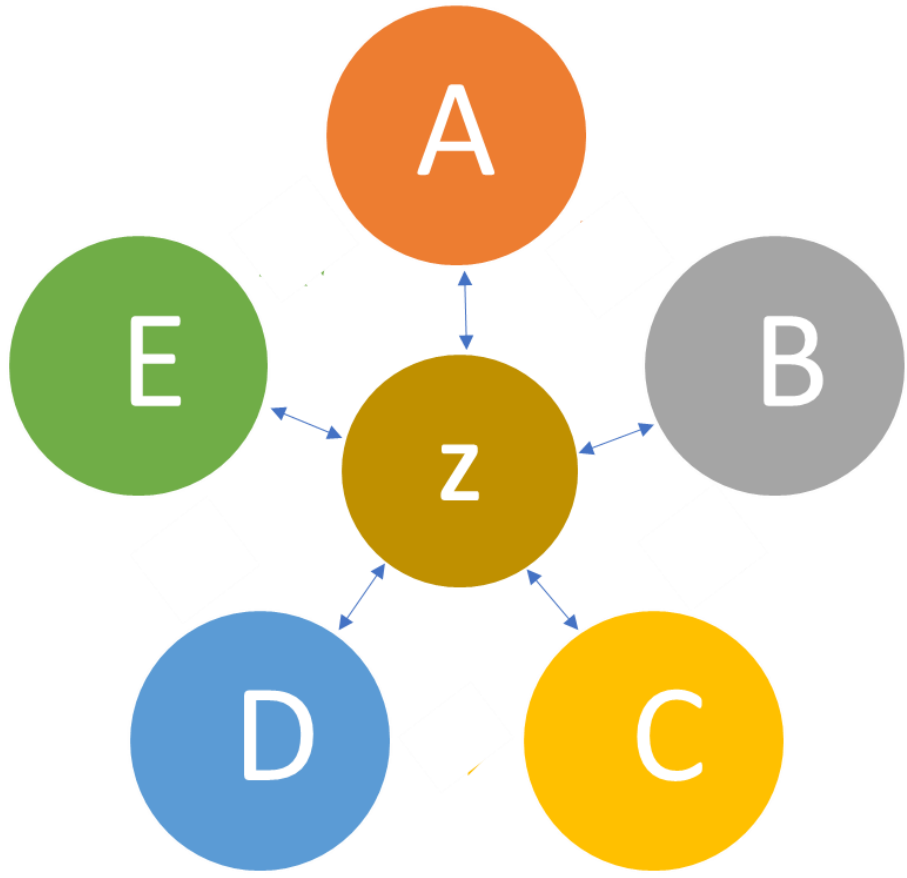
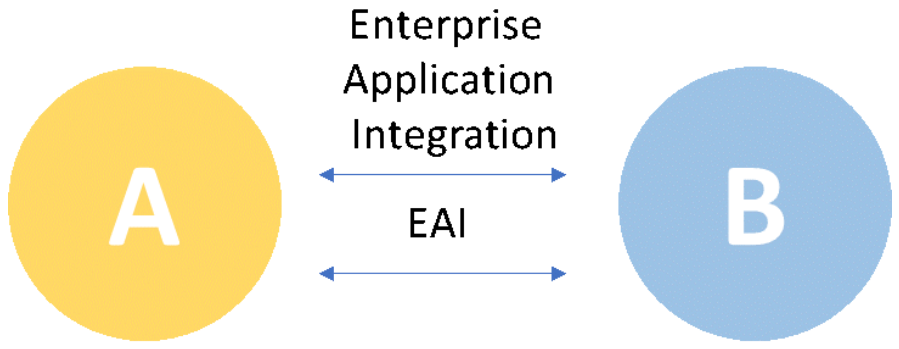
Customer
  Cloud Provider
  Shared

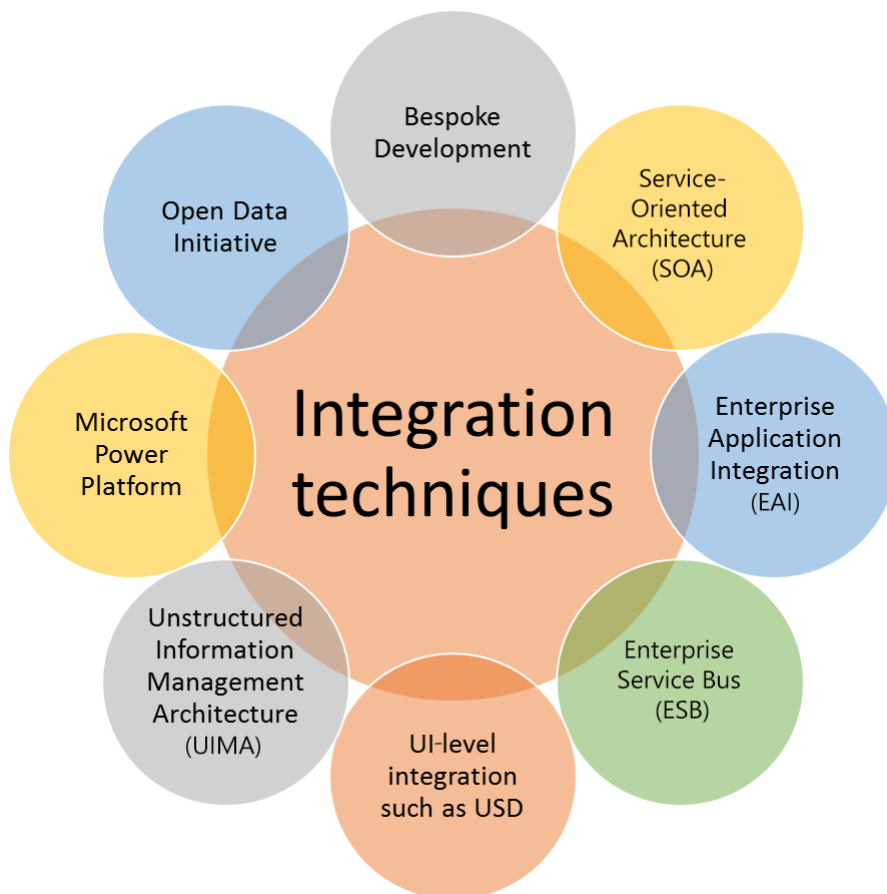
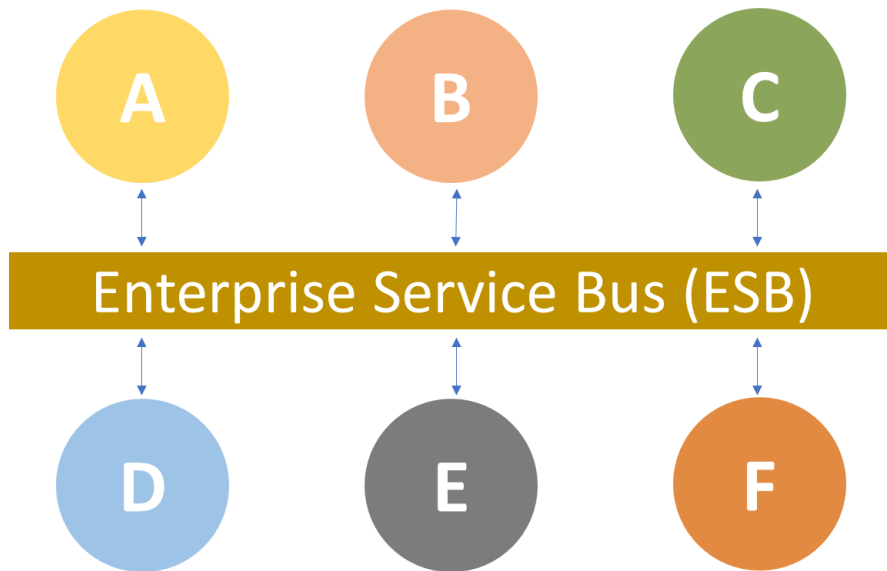
# Chapter 7 : CRM Integration Strategies

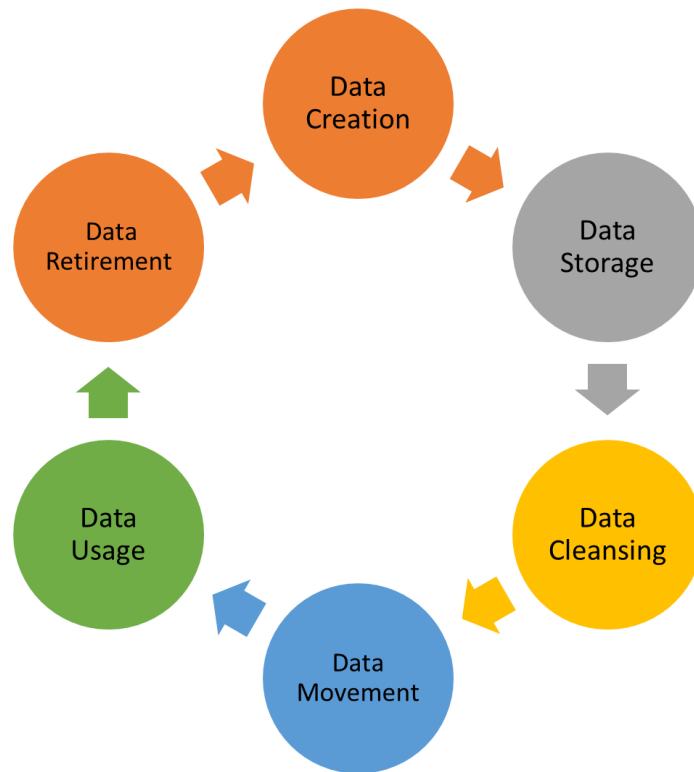












**Data Governance**

- Data Ownership
- Data Stewardship
- Data Policies
- Data Standards

**Data Structure**

- Data Modeling
- Data Taxonomy
- Data Relationship

**Data Architecture**

- Data Migration
- Data Storage
- Data Access
- Data Archiving
- Data Retirement

**Master Data & Metadata**

- Master Data Management
- Reference Data Management
- Metadata Management

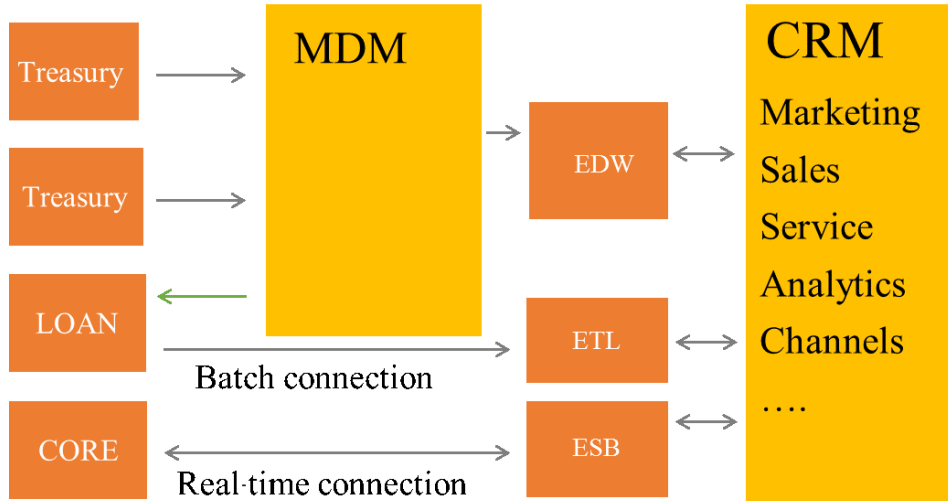
**Data Quality**

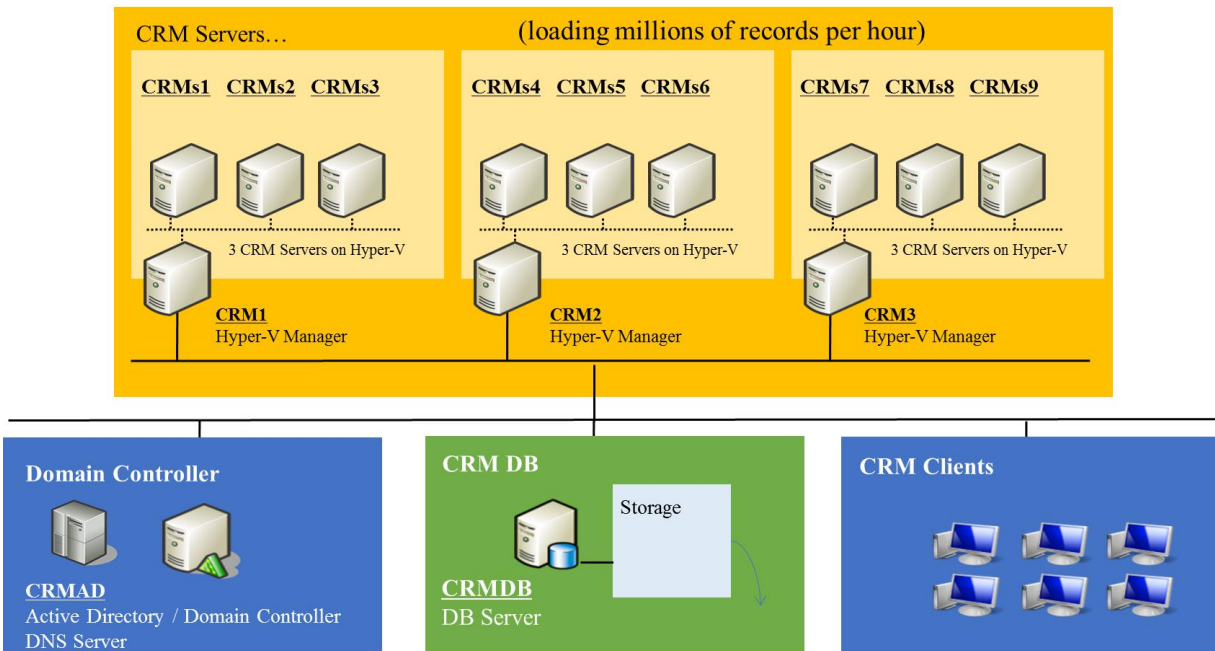
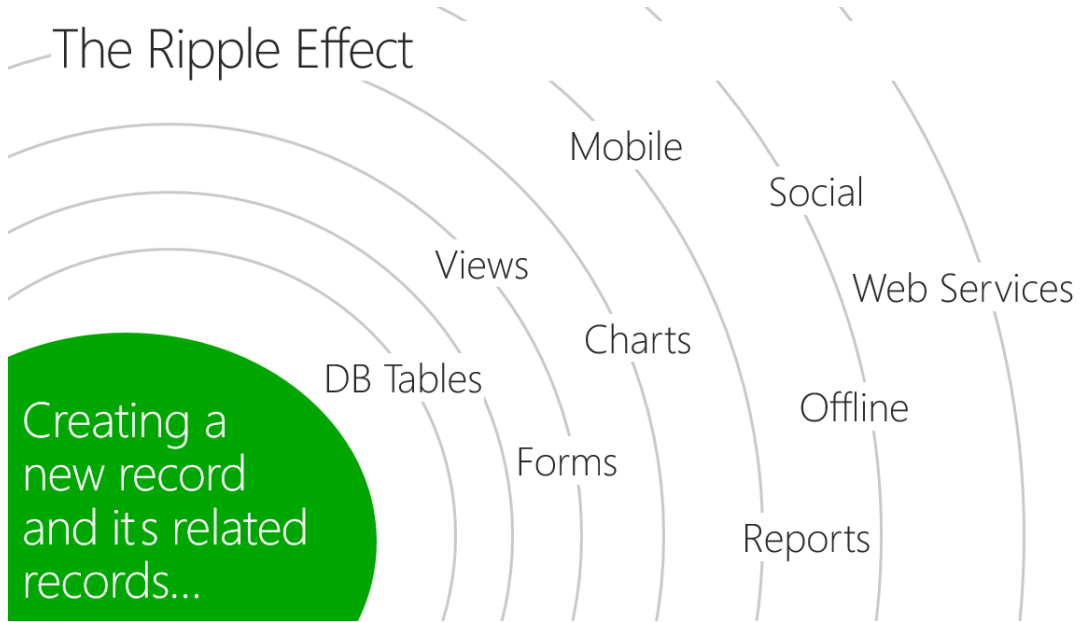
- Data Profiling
- Data Cleansing
- Data Monitoring
- Data Compliance
- Data Traceability

**Data Security**

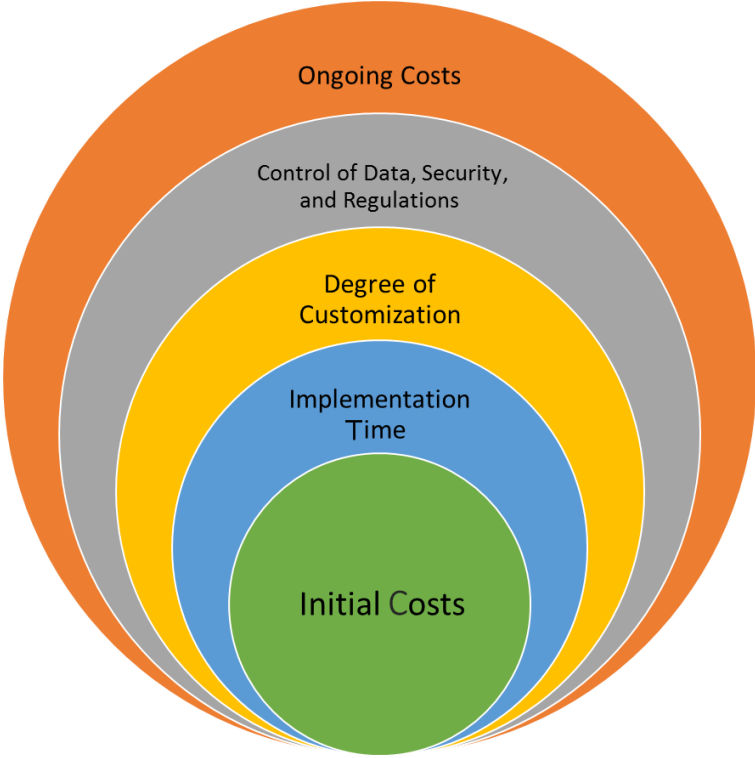
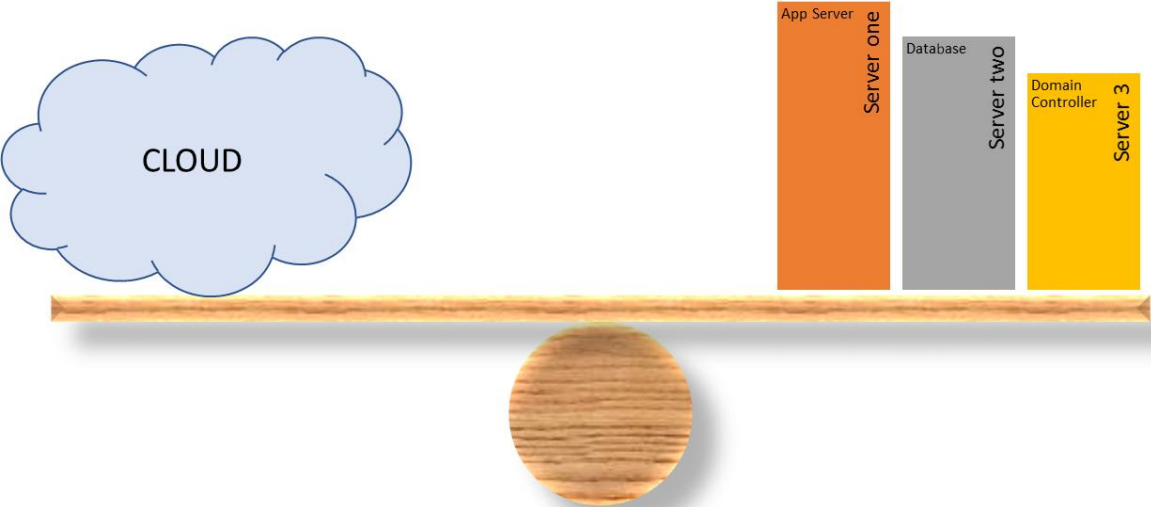
- Data Privacy
- Data Retention
- Regulatory Compliance

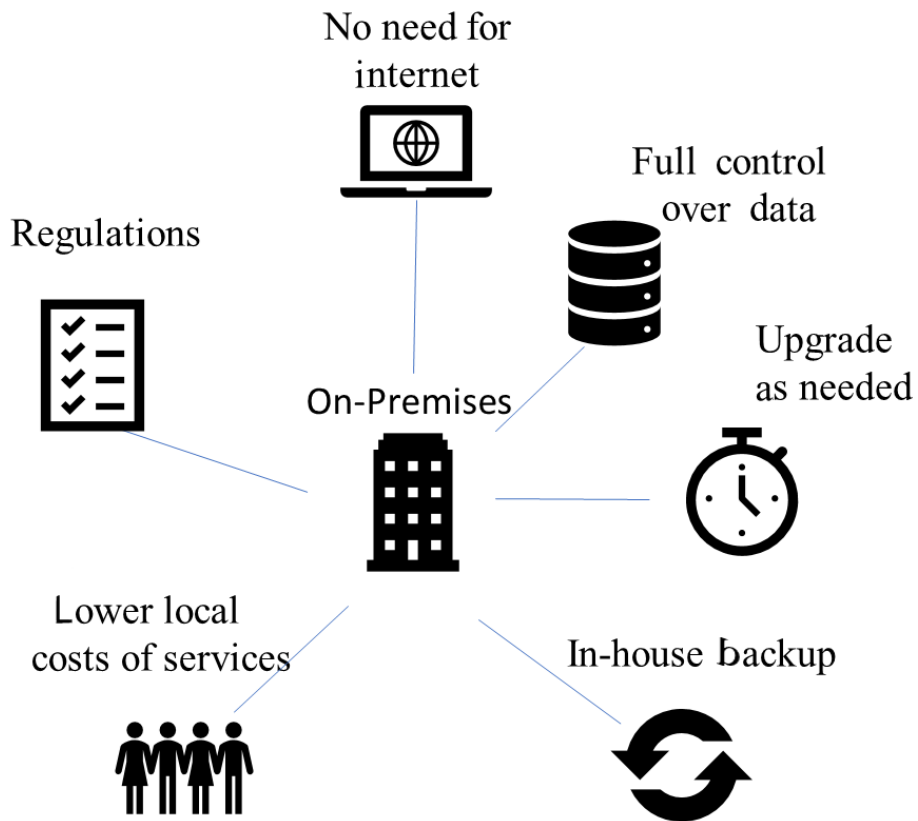
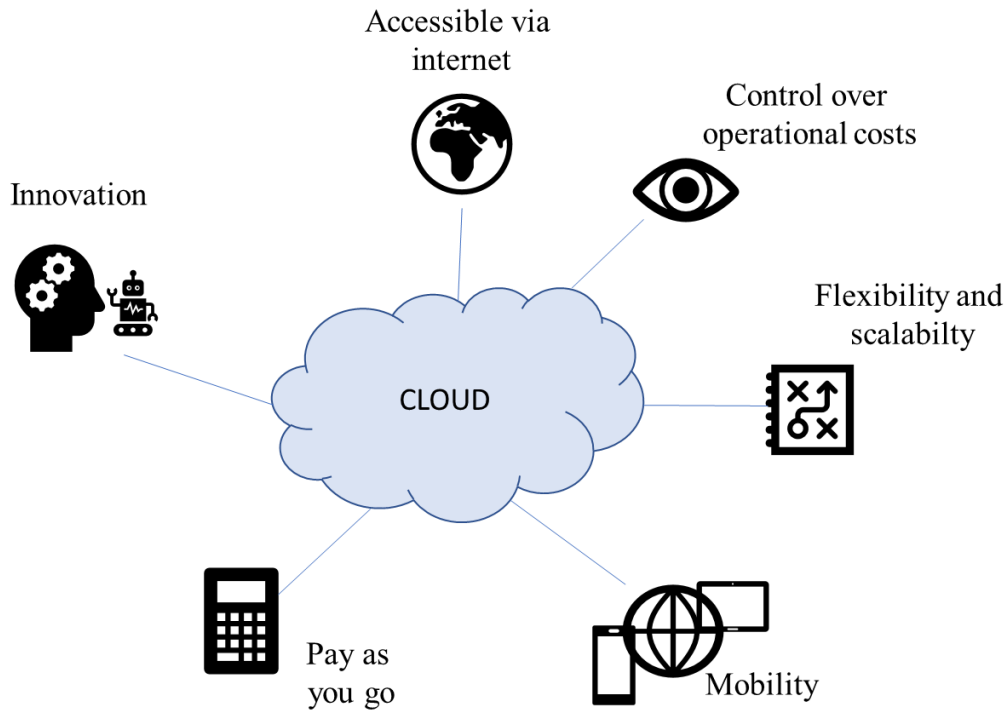






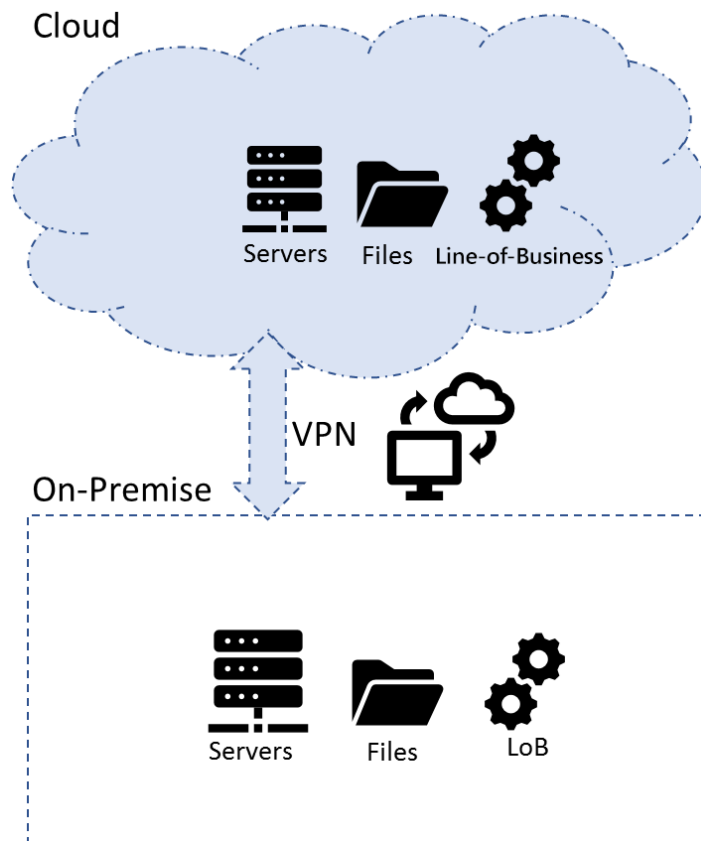
# Chapter 8 : Cloud Versus On-premise Versus Hybrid – The Deployment of a CRM Platform





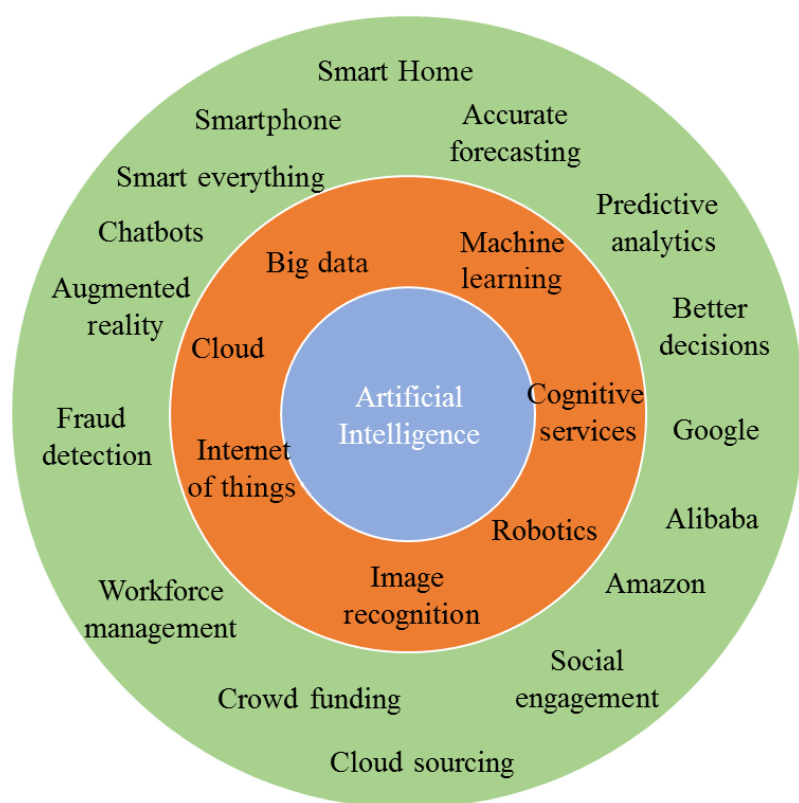
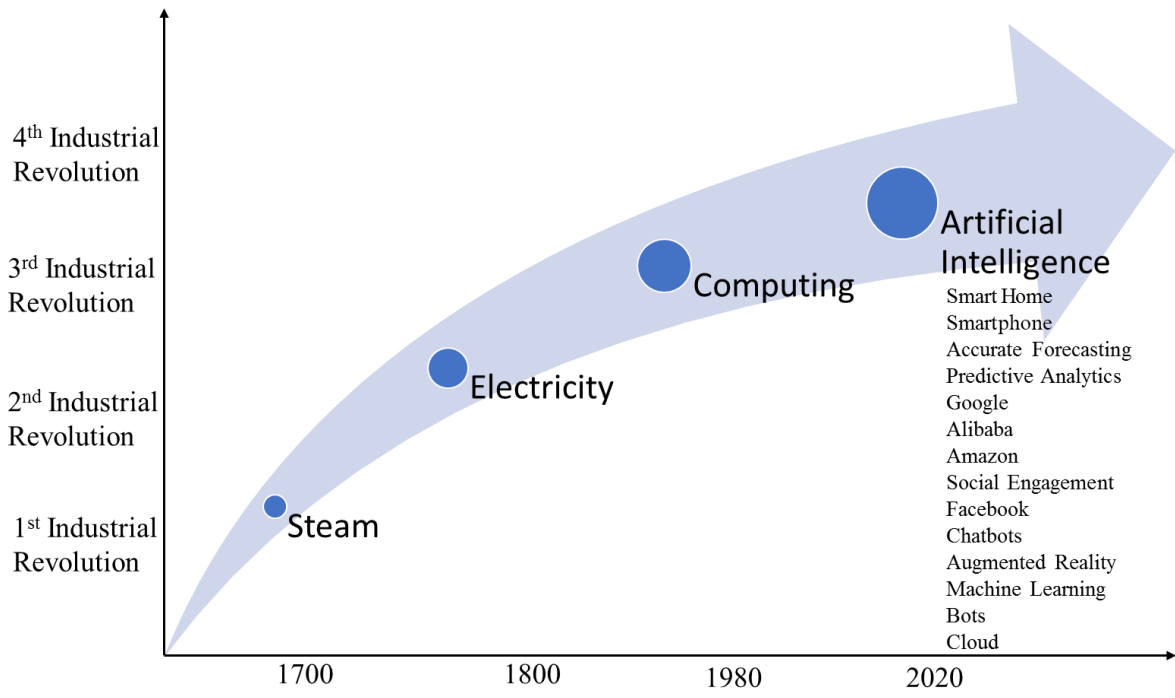
Responsibility	On-Prem	IaaS	PaaS	SaaS
Data Classification and Accountability	Customer	Customer	Customer	Customer
Client and end-point Protection	Customer	Customer	Customer	Shared
Identity and Access Management	Customer	Customer	Shared	Shared
Application level Controls	Customer	Customer	Shared	Shared
Network Controls	Customer	Shared	Shared	Shared
Host Infrastructure	Customer	Shared	Shared	Shared
Physical Security	Customer	Shared	Shared	Shared

Customer
  Cloud Provider
  Shared



Dynamics365	On-Premise	Cloud/Online	Hybrid	Partner Hosted
Releases/Year	One release	Two releases (April and October)	Mix	Mix
Upgrade/Update	By admin	Continuous Automatic Updates and Rollups. Automatic Upgrade after approvals	Mix	By admin
Skype (business), Yammer, Exchange, SharePoint	Yes	Yes	Yes	Yes
Office 365, Power BI, ML, Bots, Social,	No	Yes	No	Yes (federated)
Authentication	Active directory	Dynamics365 Authentication and Azure AD-Synch,	AD, ADFS, Azure Synch	ADFS, Synch Azure
Large Data Integration	Faster with low latency	Latency optimized by bulk API, or Azure-Server	Mix	Very fast
Mobile for Smart Phone and Tablet	Yes limited	Yes (online and offline)	Yes	Yes

# Chapter 9 : CRM Differentiators



**Max Muster** And then you arrive at your seat to find nail clippings waiting for you... 😞. QF1 17J. Qantas

6 12 Kommentare

Gefällt mir Kommentieren

6 weitere Kommentare anzeigen 4 von 10

**Max Muster** Qantas managed to share their own "disappointment" before blithely palming me off to a customer care website to complete a report. No apology. Quite Mind blowing #qantas

Gefällt mir · Antworten · 11 Std.

**Max Muster** · ...

Replies

**Qantas**

Hi Markus, we're disappointed to hear that the level of service was not provided for your journey. We recommend that you discuss this further with our Customer Care team via this link to have this reviewed: <http://bit.ly/2TvQVna>. KO

QANTAS.COM  
Customer-care-feedback-for m

17m Like Reply

Gefällt mir · Antworten · 11 Std.

**Eva Smith** They always been like that. Their poor customer service is legendary

Gefällt mir · Antworten · 6 Std.

**Max Muster** hat geantwortet · 1 Antwort · 4 Std.

**Lis Tylor** Who clips their nails in public. So common.

Gefällt mir · Antworten · 4 Std.

Kommentieren ...

