EXECUTIVE WHITEPAPER · FINANCE TRANSFORMATION

From Bank Data to Reconciled Cash

A practical operating model for secure, controlled bank statement automation in Microsoft Dynamics 365 Finance.

WRITTEN FOR

- CFOs & Financial Controllers
- Treasury & Cash Management
- Finance Systems & IT
- Internal Control & Audit

THE CORE IDEA

Bank connectivity is part of your finance control architecture, not a file-transfer task.

BRIGHTPOINT INFOTECH
Microsoft Dynamics 365 Finance
Bank connectivity · Reconciliation controls
Edition 2026

AT A GLANCE

Three ideas that change how finance moves from bank data to reconciled cash

01

The bottleneck is upstream.

Most reconciliation processes are defined and working. Delay and risk enter earlier, when statement files are downloaded, renamed and uploaded by hand before matching can begin.

02

Separate data movement from financial processing.

A governed connectivity layer delivers approved files. Dynamics 365 Finance imports, matches, prepares entries and evidences the result. Each layer has a clear owner.

03

Aim for controlled automation, not zero-touch.

Straight-through processing for suitable transactions. Visible, owned exceptions for everything that needs judgment. That is what auditors and finance leaders can trust.

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HOW TO USE THIS PAPER

Treat it as a working document for finance, treasury, IT and internal control, then score your organization with the readiness self-assessment on page 10.

10

01 · EXECUTIVE SUMMARY

Reconciliation is a control process. Its inputs deserve the same rigor.

Bank reconciliation shapes cash visibility, financial control, audit readiness and the speed of period close. Yet in many organizations, reconciliation cannot start until someone has downloaded, renamed, checked and uploaded statement files.

For organizations running Microsoft Dynamics 365 Finance, the opportunity is to close the operating gap between the bank and the ERP. A controlled connectivity layer retrieves approved statement files, applies bank-specific configuration, initiates scheduled imports and archives processed files. Dynamics 365 Finance then applies the organization's matching, review, voucher and exception-management logic.

The goal is not a blanket promise of zero-touch reconciliation. A more credible objective is **controlled automation for suitable transactions**, combined with visible exceptions and accountable finance review.

> **Technology, process ownership and exception governance must be designed together, or none of them works as intended.**

THE SHIFT

FROM		TO
Manual portal downloads	→	**Scheduled, secure retrieval**
Local renaming and folders	→	**Rule-based file identification**
Repeated uploads and retries	→	**Automated import initiation**
Exceptions in spreadsheets	→	**Exceptions owned in the ERP**
Processed files scattered	→	**Archived with traceability**
Each new bank a project	→	**Reusable, governed framework**

WHAT FINANCE LEADERS SHOULD TAKE AWAY

Faster start
Reconciliation begins when data arrives, not when someone is free.

Stronger control
Fewer manual handoffs where files can be altered or lost.

Sharper focus
Skilled people investigate exceptions instead of moving files.

02 · WHY THE CHALLENGE PERSISTS

The risk sits in the handoffs, not in the matching.

Portal downloads, local folders, email handoffs and repeated uploads create dependencies that get harder to manage as transaction volumes, legal entities and bank accounts grow.

A TYPICAL MANUAL PATH, AND WHERE IT BREAKS

Bank portal	Download	Rename	Folder / email	Upload	Reconcile
▲ ACCESS	▲ DELAY	▲ MISCLASSIFY	▲ ALTER · OMIT	▲ DUPLICATE	▲ STARTS LATE

Every manual handoff is another point where a file can be delayed, duplicated, altered, misclassified or omitted. A critical control process should not depend on individual discipline and undocumented workarounds.

OPERATIONAL SYMPTOM	UNDERLYING ISSUE	POTENTIAL EFFECT
Statements downloaded manually	Process depends on portal access and individual availability	Delayed start to reconciliation
Files renamed or moved locally	Naming and routing controls are inconsistent	Wrong, duplicate or missed files
Imports need repeated intervention	Formats or configuration are not standardized	Avoidable processing failures
Exceptions tracked outside the ERP	Ownership and evidence are fragmented	Longer investigations, weaker traceability
New banks handled as one-off projects	Connectivity is not governed as a reusable framework	Higher cost, slower expansion

A BETTER USE OF FINANCE CAPACITY

A mature model does not remove finance oversight. It redirects skilled attention from repetitive file handling to unmatched receipts, bank charges, interest, direct debits, disputed items and other transactions that need judgment.

- Less handling
- Focused review
- Stronger control

03 · THE BANK-TO-FINANCE CONTROL ARCHITECTURE

Three layers.
One accountable flow.

A scalable design separates secure data movement from financial processing. That boundary clarifies ownership, sets realistic expectations and makes the operating model easier to govern and audit.

Participating bank

→

LAYER 01 · CONNECTIVITY

- Secure scheduled retrieval
- File & bank identification
- Import initiation
- Processed-file archive

→

LAYER 02 · DYNAMICS 365 FINANCE

- Statement import
- Matching rules
- Accounting entries & review
- Reconciliation & evidence

LAYER 03 · FINANCE GOVERNANCE (spans the entire flow)

Ownership · thresholds · segregation of duties · evidence retention · escalation · performance monitoring

LAYER 01 · CONNECTIVITY

Moves the right file, securely

Retrieves approved statement files through the bank's supported secure method, applying schedules, identification rules and archive controls.

OWNER: BRIGHTPOINT FRAMEWORK

LAYER 02 · DYNAMICS 365

Turns data into accounting

Processes statements, applies matching rules, prepares accounting entries, manages review and completes reconciliation.

OWNER: MICROSOFT PLATFORM

LAYER 03 · GOVERNANCE

Keeps it accountable

Defines who owns each step, which thresholds trigger review, how duties are segregated and what evidence is retained.

OWNER: CUSTOMER FINANCE

✓ Controlled data movement ✓ Defined ownership at every step ✓ Exceptions visible, never hidden

04 · DEFINING THE CAPABILITY BOUNDARY

Clear scope builds trust. Here is who does what.

Microsoft provides the core reconciliation functionality. Brightpoint's differentiated value is making bank statement delivery into that process secure, repeatable and adaptable to each participating bank.

CAPABILITY	BRIGHTPOINT	D365	CUSTOMER	PURPOSE
Secure statement retrieval	●			Move approved bank files into the controlled Dynamics 365 process
Connection configuration & testing	●		●	Align bank endpoint, credentials, folders and security requirements
Scheduling & filename controls	●			Identify and retrieve the correct files, consistently
Processed-file archiving	●			Prevent duplicate processing and preserve traceability
Statement import & matching rules	○	●		Evaluate transactions against configured financial data and rules
Vouchers, review & exceptions	○	●		Apply accounting treatment, review and resolution processes
Ownership & control design	○		●	Define accountable operation, escalation and evidence

CONFIRMED BANK BY BANK, DURING DISCOVERY

We validate every scope assumption against evidence before it enters a plan, a proposal or a business case:

- Statement format per bank (for example ISO 20022 camt.053, MT940 or BAI2)
- Authentication, encryption and key management
- Coverage across banks, accounts and legal entities
- Matching patterns and auto-post vs. review conditions

WHY THIS BOUNDARY MATTERS

When each layer has a named owner, it can be tested, changed and audited on its own, and adding a new bank becomes a controlled change rather than a new project.

05 · THE OPERATING JOURNEY

Eight steps, designed as one controlled journey.

The process spans bank infrastructure, integration logic, Dynamics 365 and finance review. It should still be designed, monitored and owned as a single flow.

CONNECTIVITY 01-03

Bank 01
Approved statement file is made available

Retrieve 02
Scheduled, secure connection collects it

Identify 03
Filename and bank rules route it correctly

DYNAMICS 365 FINANCE 04-06

Import 04
Statement enters Dynamics 365 Finance

Match 05
Ledger and matching rules are applied

Prepare 06
Accounting entries are prepared for review

FINANCE 07-08

Exception 07
Unmatched items investigated by named owners

Reconcile 08
Closed with retained evidence

DESIGN PRINCIPLE

Automation should increase visibility at every stage: which files were retrieved, which imports succeeded, which transactions matched, which exceptions remain open, and who owns the next action.

EXCEPTION CATEGORIES TO DESIGN FOR

Data quality
Missing reference or inconsistent description

DESIGN DECISION
Fallback matching and investigation procedure

Accounting treatment
Bank charge, interest or direct debit

DESIGN DECISION
Journal, account mapping and review rule

Unidentified cash
Receipt cannot be linked to a customer

DESIGN DECISION
Research ownership and aging threshold

Technical processing
Connection, file or import failure

DESIGN DECISION
Monitoring, alerts and reprocessing control

06 · BUSINESS OUTCOMES & MEASUREMENT

Measure what finance can see, not what vendors promise.

Value depends on bank participation, transaction patterns, statement quality, matching-rule design and how far the process can be standardized. A credible business case tracks observable operating outcomes.

TIMELINESS

Time from bank file availability to successful import

Shows how responsive the connectivity layer is.

▼ HOURS, NOT DAYS

AUTOMATION

Share of eligible transactions matched by approved rules

Shows how effective the matching design is.

▲ RISING MATCH RATE

EXCEPTION MANAGEMENT

Volume and age of unmatched or failed items

Shows data quality and resolution discipline.

▼ FEWER, YOUNGER EXCEPTIONS

CONTROL

Duplicate imports, unauthorized changes or missing evidence

Shows how reliable operational safeguards are.

▼ TOWARD ZERO BREAKS

FINANCE CAPACITY

Time spent on file handling versus investigation

Shows whether effort is shifting to higher-value work.

▲ MORE TIME ON JUDGMENT, LESS ON HANDLING

PRACTICAL TIP

Capture a baseline for these five measures across at least one full close cycle before go-live, so improvement can be evidenced, not asserted.

A BALANCED TARGET

Controlled straight-through processing for suitable transactions, supported by transparent exception handling. Efficiency with the oversight and evidence finance requires.

07 · A FOUR-PART IMPLEMENTATION FRAMEWORK

Start with operating conditions, not technology selection.

Banks, formats, security and finance controls determine what can be automated safely, and how the solution should expand. Each phase ends with a clear gate.

PHASE 01

Standardize

- Confirm banks, accounts, legal entities and currencies
- Profile volumes and statement formats
- Agree filename conventions and retrieval schedules
- Define archive expectations
- Prioritize stable, repeatable patterns

EXIT GATE
Scope, formats and schedules signed off by finance and treasury

PHASE 02

Secure

- Align authentication and encryption with bank capabilities
- Define access control and credential ownership
- Set up monitoring and alerting
- Agree incident handling with internal policy

EXIT GATE
Security design approved; credential owners named

PHASE 03

Operationalize

- Configure import and matching rules
- Set accounting treatment and review steps
- Assign exception ownership
- Test success *and* failure scenarios before production

EXIT GATE
End-to-end tests passed; exception owners trained

PHASE 04

Govern

- Monitor performance against baseline
- Investigate recurring exceptions at the root
- Treat new banks, accounts, formats and rules as controlled changes
- Document testing and approval

EXIT GATE
KPIs reported each close; change process in use

SEQUENCE MATTERS

A repeatable framework creates a safer path to expand across additional banks, accounts, legal entities and geographies.

08 · READINESS SELF-ASSESSMENT

Ten questions to answer before you invest.

Separate technical feasibility from operational readiness. Score each question with your finance, treasury and IT leads before scope, timeline or benefits are finalized.

	QUESTION	LEAD	READY	PARTIAL	NOT YET
01	Which banks, accounts, legal entities and currencies are in scope, and which come first?	FINANCE TREASURY			
02	What statement formats and secure connectivity methods can each bank support?	TREASURY IT			
03	How often are statements available, and what retrieval schedule does finance need?	FINANCE			
04	Which transaction fields are reliable enough to support matching rules?	FINANCE			
05	How are bank charges, interest, direct debits, unidentified receipts and disputes handled today?	FINANCE			
06	Which exceptions need review, managerial approval or segregation of duties?	FINANCE CONTROL			
07	How will connection failures, rejected files and duplicates be detected and resolved?	IT			
08	What evidence must be retained for internal control and audit?	CONTROL			
09	Who owns credentials, monitoring, matching rules and unresolved exceptions?	FINANCE IT			
10	Which success measures will show automation is working as intended?	FINANCE			

MOSTLY “READY”

You are positioned to scope a pilot with one or two priority banks.

MOSTLY “PARTIAL” OR “NOT YET”

Start with a readiness assessment to close the gaps first.

09 · HOW BRIGHTPOINT SUPPORTS THE JOURNEY

Bridging the gap between your banks and Dynamics 365.

Brightpoint combines bank-specific connectivity configuration with downstream reconciliation design and finance operating-model guidance.

CONNECTIVITY COMPONENTS

01 Connection configuration
Captures endpoint, credentials, folders and approved security parameters

02 Connection validation
Tests connectivity before scheduled operation

03 Scheduled retrieval
Initiates statement collection at defined intervals

04 Filename & bank controls
Identifies the correct files for each bank and account

05 Import initiation
Moves retrieved data into the Dynamics 365 processing flow

06 Processed-file archive
Separates completed files and supports traceability

07 Reusable framework
A foundation that adapts to each participating bank

IMPLEMENTATION SERVICES

DISCOVER
Bank and finance discovery · Security and connectivity design

CONFIGURE
Statement-import configuration · Matching-rule and accounting-treatment design · Review and exception management

DELIVER
Testing · Deployment · Training · Documentation

EXPAND
Roadmap for additional banks, accounts and entities

THE IMPORTANT BOUNDARY

Microsoft provides the core reconciliation capability. Brightpoint makes the bank-to-ERP flow operational, adaptable and aligned with your finance controls.

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10 · NEXT STEP

Assess your bank integration readiness.

If your team still downloads statements or prepares data by hand before reconciliation, a focused 30-minute working session will show you the most practical next step.

WE WILL REVIEW

- Banks, accounts, entities, currencies and volumes
- Statement formats and secure connectivity
- Current download, upload and exception review
- Matching fields and transaction patterns
- Security, duties and audit requirements
- Dependencies, risks and priorities

YOU WILL RECEIVE

- An initial readiness view of your bank-to-Dynamics process
- Prioritized automation opportunities and dependencies
- Recommended next steps for a scoped technical and finance workshop

BOOK YOUR READINESS ASSESSMENT

Start the conversation today.

brightpointinfotech.com/contact-us →

About Brightpoint Infotech

A Microsoft Solutions Partner helping organizations implement, optimize and extend Microsoft Dynamics 365 Business Applications and data solutions, with teams supporting customers across North America, the UAE, Africa and India.

 Capabilities depend on bank participation, supported formats and configuration, and are confirmed during discovery.