TRANSFORM | DIGITIZE | AUTOMATE

FINANCE TRANSFORMATION

From Bank Data to Reconciled Cash

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

EXECUTIVE WHITEPAPER
Prepared by Brightpoint Infotech

THE CORE IDEA
Treat bank connectivity as part of the finance control architecture — not as a standalone file-transfer task.

01 | WHY THIS MATTERS

Executive Summary

Bank reconciliation is not merely a transactional finance activity. It affects cash visibility, financial control, audit readiness and the speed of period close. Yet many organizations still rely on people to download, rename, validate and upload statement files before reconciliation can begin.

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

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

THE CORE CONCLUSION

Finance leaders should treat bank connectivity as part of the control architecture surrounding Dynamics 365 Finance, rather than as a narrow file-transfer project. Technology, process ownership and exception governance must be designed together.

What This Whitepaper Covers

01	02	03	04	05
Control & scale	Architecture	Implementation	Readiness	Brightpoint
Why manual statement handling creates control and scalability concerns	How the connectivity and reconciliation layers work together	A four-part framework for implementation and governance	Questions finance leaders should answer before investing	How Brightpoint supports the bank-to-Dynamics 365 operating model

02 | FROM EFFORT TO CONTROL

Why the Challenge Persists

Most finance teams already have a defined reconciliation process. The friction arises earlier, when statement data must move from the bank into the system of record. Portal downloads, local folders, email handoffs and repeated uploads introduce dependencies that become harder to manage as transaction volumes, legal entities and bank accounts increase.

Manual Effort Understates the Risk

Each manual handoff is another point where files can be delayed, duplicated, altered, misclassified or omitted unintentionally. The concern is not whether experienced finance professionals can manage the work. It is whether a critical control process should depend on individual discipline and undocumented workarounds.

Operational symptom	Underlying issue	Potential effect
Statements downloaded (bank portal or email box) 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 require repeated intervention	Formats or configuration are not standardized	Avoidable processing failures
Exceptions tracked outside the ERP	Ownership and evidence are fragmented	Longer investigation and weaker traceability
New banks handled as one-off projects	Connectivity is not governed as a reusable framework	Higher cost and 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 require judgment.

03 | THREE LAYERS, ONE OPERATING MODEL

The Bank-to-Finance Control Architecture

A scalable design separates secure data movement from financial processing. This boundary clarifies ownership, reduces inflated product claims and makes the operating model easier to govern.

Participating bank
Approved statement file

Secure retrieval
Scheduled connection

Dynamics 365 Finance
Import and matching rules

Reconciliation
Review and evidence

Controlled data movement | Defined ownership | Visible exceptions

Layer One — Bank Connectivity	The connectivity layer is responsible for retrieving approved statement files through the bank’s supported secure method. It applies connection parameters, schedules, file-identification rules and archive controls so statement data can reach Dynamics 365 consistently.
Layer Two — Dynamics 365 Finance	Dynamics 365 Finance provides the downstream financial capabilities used to process statements, apply configured matching rules, create or prepare accounting entries, manage review, investigate exceptions and complete reconciliation.
Layer Three — Finance Governance	The operating model defines ownership, review thresholds, segregation of duties, evidence retention, escalation and performance monitoring. Without this layer, technical automation can simply move unresolved process issues faster.

04 | SCOPE WITH PRECISION

Defining the Capability Boundary

Clear scope is essential to credible marketing, solution design and customer expectations. Microsoft provides the core reconciliation functionality. Brightpoint's differentiated value lies in helping make bank statement delivery into that process secure, repeatable and adaptable to participating banks.

Capability	Primary owner	Purpose
Secure statement retrieval	Brightpoint connectivity framework	Move approved bank files into the controlled Dynamics 365 process
Connection configuration and testing	Brightpoint and customer technical teams	Align bank endpoint, credentials, folders and security requirements
Scheduling and filename controls	Brightpoint connectivity framework	Identify and retrieve the correct files consistently
Processed-file archiving	Brightpoint connectivity framework	Reduce duplicate processing and preserve operational traceability
Statement import and matching rules	Microsoft Dynamics 365 Finance configured by Brightpoint	Evaluate transactions against configured financial data and rules
Vouchers, review and exceptions	Microsoft Dynamics 365 Finance configured by Brightpoint	Apply accounting treatment, review and resolution processes
Ownership and control design	Customer finance team with Brightpoint guidance	Define accountable operation, escalation and evidence

CLAIMS THAT REQUIRE VALIDATION

Supported statement formats and the exact format demonstrated • Available authentication, encryption and key-management methods • Coverage across multiple banks, accounts and legal entities • One-to-one, one-to-many and many-to-one matching patterns • Conditions under which entries can post automatically or require review • Any references to artificial intelligence, real-time integration or preview features

05 | DESIGN THE PROCESS END TO END

The Operating Journey

The end-to-end process should be designed as one controlled journey, even though it spans bank infrastructure, integration logic, Dynamics 365 and finance review.

01 Bank Approved statement file	02 Secure retrieval Scheduled connection	03 Identify Filename + bank parameters	04 D365 Finance Controlled import
05 Match Ledger + subledger rules	06 Prepare Accounting treatment	07 Exception Investigation + review	08 Reconcile Evidence + audit trail

DESIGN PRINCIPLE

Automation should increase visibility at each stage. The organization should be able to determine which files were retrieved, which imports succeeded, which transactions matched, which exceptions remain open and who is responsible for the next action.

Exception Categories to Design For

Exception category	Example	Required design decision
Data quality	Missing reference or inconsistent description	Fallback matching and investigation procedure
Accounting treatment	Bank charge, interest or direct debit	Journal, account mapping and reviewing rule
Unidentified cash	Receipt cannot be linked to a customer	Research ownership and aging threshold
Technical processing	Connection, file or import failure	Monitoring, notification and reprocessing control

06 | MAKE VALUE OBSERVABLE

Business Outcomes & Measurement

A business case should focus on observable operating outcomes rather than generic automation language. The value will vary by bank participation, transaction patterns, statement quality, matching-rule design and the organization's ability to standardize its process.

TIMELINESS

Statement data available sooner for processing

CONTROL

Fewer uncontrolled file handoffs

FOCUS

Finance attention directed to exceptions

TRACEABILITY

Clearer import, workflow and archive evidence

The objective is controlled automation with accountable exception management

Outcome area	Example measure	What it indicates
Timeliness	Time from bank file availability to successful import	Responsiveness of the connectivity layer
Automation	Percentage of eligible transactions matched by approved rules	Effectiveness of matching design
Exception management	Volume and age of unmatched or failed items	Quality of data and resolution process
Control	Duplicate imports, unauthorized changes or missing evidence	Reliability of operational safeguards
Finance capacity	Time spent on file handling versus investigation	Whether work is shifting to higher-value activity

A BALANCED TARGET

The most useful target is controlled straight-through processing for suitable transactions, supported by transparent exception handling. This balances efficiency with the oversight and evidence finance functions require.

07 | START WITH OPERATING CONDITIONS

A Four-Part Implementation Framework

The implementation sequence should begin with operating conditions, not technology selection. Banks, formats, security and finance controls determine what can be automated safely and how the solution should expand.

01 → 02 → 03 → 04

01 STANDARDIZE
Banks, accounts, formats, file names and schedules

02 SECURE
Authentication, encryption, access and ownership

03 OPERATIONALIZE
Rules, exceptions, reviews and approvals

04 GOVERN
Testing, monitoring, evidence and controlled change

Start with the most suitable banks and transaction patterns
Then expand through governed, bank-specific configuration

01 | STANDARDIZE

Confirm banks, accounts, legal entities, currencies, volumes, formats, filename conventions, retrieval schedules and archive expectations. Prioritize the most stable and repeatable transaction patterns.

02 | SECURE

Align authentication, encryption, access control, credential ownership, monitoring and incident handling with internal policies and each participating bank’s capabilities.

03 | OPERATIONALIZE

Configure import, matching, accounting treatment, review and exception ownership. Test both successful processing and failure scenarios before production deployment.

04 | GOVERN

Monitor performance, investigate recurring exceptions and treat new banks, accounts, formats and matching rules as controlled changes with documented testing and approval.

08 | SEPARATE FEASIBILITY FROM READINESS

Readiness Questions for Finance Leaders

A structured assessment helps separate technical feasibility from operational readiness. These questions should be answered before scope, timeline or benefits are finalized.

01	Which banks, accounts, legal entities and currencies are in scope, and which should be prioritized?
02	What statement formats and secure connectivity methods can each participating bank support?
03	How frequently are statements available, and what retrieval schedule does finance require?
04	Which transaction fields are reliable enough to support matching rules?
05	How are bank charges, interest, direct debits, unidentified receipts and disputed transactions handled today?
06	Which exceptions require review, managerial approval or segregation of duties?
07	How will connection failures, rejected files and duplicate processing be detected and resolved?
08	What evidence must be retained for internal control and audit purposes?
09	Who owns credentials, connection monitoring, matching rules and unresolved exceptions?
10	Which success measures will demonstrate that automation is working as intended?

READINESS SIGNAL

Ready to progress: banks and accounts are prioritized; formats and security methods are confirmed; matching data is understood; exception owners are named; control and evidence requirements are documented.

09 | FROM CONNECTION TO OPERATING MODEL

How Brightpoint Supports the Journey

Brightpoint Infotech helps organizations bridge the operational gap between participating banks and Microsoft Dynamics 365 Finance. The approach combines bank-specific connectivity configuration with downstream reconciliation design and finance operating-model guidance.

Brightpoint Connectivity Components

Component	Role in the solution
Connection configuration	Captures bank endpoint, credentials, folders and approved security parameters
Connection validation	Tests connectivity before scheduled operation
Scheduled retrieval	Initiates statement collection at defined intervals
Filename and bank controls	Identifies the correct files for the relevant bank and account process
Import initiation	Moves retrieved statement data into the Dynamics 365 processing flow
Processed-file archive	Separates completed files and supports traceability
Reusable framework	Provides a foundation that can be adapted to participating banks with suitable files and approved connectivity

Implementation Services

✓ Bank and finance discovery	✓ Security and connectivity design
✓ Dynamics 365 statement-import configuration	✓ Matching-rule and accounting-treatment design
✓ Review and exception-management configuration	✓ Testing, deployment, training and operating documentation
✓ Expansion planning for additional banks and accounts	

THE IMPORTANT BOUNDARY

Microsoft provides the core reconciliation capability. Brightpoint’s differentiated and chargeable value is in making the bank-to-ERP flow operational, adaptable and aligned with the customer’s finance controls.

10 | NEXT STEP

Assess Your Bank Integration Readiness

THE 30-MINUTE ASSESSMENT REVIEWS

WHAT YOU RECEIVE

BOOK MY ASSESSMENT

Speak with Brightpoint Infotech to evaluate where automation can reduce manual statement handling, strengthen control and improve reconciliation in Microsoft Dynamics 365 Finance.

TRANSFORM | DIGITIZE | AUTOMATE

BRIGHTPOINT INFOTECH

Technology that supports the operating model.

Brightpoint Infotech is a Microsoft Solutions Partner helping organizations implement, optimize and extend Microsoft Dynamics 365 Business Applications and data solutions. Its teams support customers across North America, the UAE, Africa, India and Canada.

KEEP THE CONVERSATION GOING

Use this whitepaper as a working discussion document with finance, IT, treasury, internal control and implementation teams. The objective is not automation for its own sake — it is a controlled, visible path from bank data to reconciled cash.

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Microsoft Dynamics 365 Finance | Bank connectivity | Reconciliation controls | Finance operating model