COPILOT STEP-BY-STEP GUIDE | MICROSOFT 365 COPILOT | SIMPLIFIED TECHNICAL ENGLISH (ASD-STE100)

Deposit Account Exception Report with Copilot

The same use case and the same 4 phases, with Copilot as your companion. From the raw report to a 5-slide findings deck.

1 Discover | 2 Develop | 3 Design | 4 Drive | 5 Deck

Why this guide

- In the morning you did the work by hand. You know each step and each result.
- Now Copilot does the work. You give the context, you check, and you decide.
- You will see how fast it is when you know the process.

Files

File	Content
Deposit Exception Report Apr-Sep 2026.xlsx	The raw exception report
Deposit Exception Use Case.pdf	The situation and your task
Your CIMB PowerPoint template	For the deck in Part 6
This guide	Prompts, expected results, checks

All accounts, branches and officers are fictional. For training only.

PART 1

Set up

The rules, the licenses and the gates. 5 minutes.

1.1 Which Copilot

Copilot	Use it for	License
Copilot Chat (**m365.cloud.microsoft** > **Chat**)	Thinking, analysis of the attached file, the story, chart options, slide text	Basic and Premium
Copilot in Excel, Agent mode (**Home > Copilot** , turn on **Agent mode**)	Clean the data, build PivotTables and charts in your workbook	Premium
Copilot in PowerPoint (**Home > Copilot**)	Make the slides in your template	Premium

NOTE Prompts work for both licenses. Where a prompt says **[Excel: ...] [Chat: ...]**, keep the part for your license and delete the other. Premium: Copilot in Excel and Copilot Chat are separate chats. Copy results from one to the other when the guide tells you.

1.2 Rules

No.	Rule
1	Use one Copilot Chat for the full exercise. Copilot keeps the context.
2	Stop at each gate. Read, check, decide. You own the finding.
3	Check every number against your PivotTables or the control totals.
4	Paste approved text into PowerPoint. Do not let Copilot write new text there.
5	Real work: do not paste account numbers or customer names. Follow the bank policy for AI tools.

1.3 The 6 gates

Gate	Where	You must
1	Sub-questions	Approve the sub-questions. They drive the analysis.
2	Clean-up plan	Approve the plan before Copilot changes data.
3	Results	Check the control totals and one number yourself.
4	Validation	Decide if there is a valid business reason.
5	Big Idea and chart	Choose the message, the chart and the title.
6	Slides	Check every slide word by word against the data.

How to read this guide

Box	Meaning
PROMPT	Copy and paste. Change the text in [brackets].
WHAT COPILOT GIVES YOU	A good answer has these points. Words change. Numbers must be the same.
GATE: YOU DECIDE	Stop and decide.
CHECK	What you must see.

PART 2

Start the chat

3 prompts. 3 minutes.

1. Open Microsoft 365 Copilot Chat. Click **New chat**.
2. Attach `Deposit Exception Report Apr-Sep 2026.xlsx` and `Deposit Exception Use Case.pdf`. Click **+** > **Upload**.
3. Send Prompts 0.1, 0.2 and 0.3, one at a time.

PROMPT 0.1 — Copilot Chat

In this chat, use these data storytelling principles:
1. The audience comes first. Every choice must help them understand and decide.
2. One main message and one clear ask with a date.
3. Answer first: the message and the ask come before the detail.
4. Every slide title is an insight sentence with a number, not a topic.
5. Familiar charts only. Remove chart junk. Grey for context, one highlight colour for the point.
6. Facts only from the attached files. Never invent a number or a name.

PROMPT 0.2 — Copilot Chat, same chat

I am an internal auditor in GCAD. I will work through a data storytelling task in 4 phases: Discover, Develop, Design and Drive.
Act as my thought partner.
1. Ask me questions when something is not clear.
2. Before you change any data, show me your plan and wait for my OK.
3. Label each point as Known (in the data), Inferred, or Suggested.
4. Keep answers short. Use tables.
Reply "Ready" if you understand.

PROMPT 0.3 — Copilot Chat, same chat

For tables, findings and steps, use ASD-STE100 Simplified Technical English: simple words, active voice, maximum 20 words for each sentence. Do not use it for slide titles. Do not use em dashes.

PART 3

Discover with Copilot

The 5 steps: Context, Audit files, Build foundation, S.C.A.N, Validation.

Step 1: Context understanding

PROMPT 1.1 — Copilot Chat

Read the attached use case. Do not look at the data yet.
1. State the business question, the audience and the decision in a table.
2. Break the business question into 5 or 6 sub-questions that the data must answer.
3. For each sub-question, state the data and the PivotTable I need.
Then wait for my OK.

WHAT COPILOT GIVES YOU Business question: do the short-lived accounts show a money laundering pattern, and must we escalate? Audience: Head of Audit, Retail Banking. Sub-questions about: the branch with most accounts and cash; money in and out fast (pass-through); deposits just under RM25,000 (structuring); the trend by month; who opened the accounts; are the numbers complete.

GATE 1: YOU DECIDE Add, remove or change the sub-questions. Then type: `OK. Use these sub-questions for the full analysis.`

Step 2: Audit the file

PROMPT 1.2 — Copilot Chat

Look at the sheet Exception_Report in the attached workbook. Do not analyze the results yet.
1. List every data quality problem that stops me from making a PivotTable (title rows, merged cells, blank rows, inconsistent text, total rows).
2. Give me the control totals from the TOTAL row and the row number.

WHAT COPILOT GIVES YOU Problems: title in merged cells (rows 1 and 2), blank row 3, header in row 4, 3 blank rows inside the data, Customer_Type in 6 spellings (Individual, INDIVIDUAL, Indv, Company, COMPANY, Co.), a TOTAL row in row 128. Control totals: Cash_Deposits_RM 12,559,981; Cash_Withdrawals_RM 10,670,038; No_Cash_Deposits 916; Deposits_RM20k_25k 362.

CHECK Open the file. Go to row 128. The totals are the same. Write them down.

Step 3: Build the foundation (Copilot plans, then cleans)

PROMPT 1.3 — Excel Agent mode or Copilot Chat

[Excel: Here are my sub-questions: paste the approved list.]
Plan the clean-up of Exception_Report. Do not change anything yet. The result must be one clean table named tbl_Exceptions: header in row 1, one row for each account, no blank rows, no TOTAL row, Customer_Type only "Individual" or "Company". Keep the sheet Exception_Report unchanged as evidence. Tell me each step and why. Then wait for my OK.

WHAT COPILOT GIVES YOU A plan: copy the sheet, delete the title rows and the blank row, delete the TOTAL row, delete the blank rows in the data, standardize Customer_Type, format as a table named tbl_Exceptions.

GATE 2: YOU DECIDE Check the plan. It must keep the raw sheet and remove the TOTAL row. If a step is missing, type: `Add this step: [step]`. Then type `OK`.

PROMPT 1.4 — Excel Agent mode or Copilot Chat

OK. Do the clean-up now.
[Excel: put tbl_Exceptions on a new sheet named Clean.] **[Chat: use Python and give me the clean table as an Excel file to download.]**
Then give me: the row count, the sum of Cash_Deposits_RM, and the list of Customer_Type values. Compare the sum with the TOTAL row.

CHECK 120 rows. Sum of Cash_Deposits_RM = 12,559,981, the same as the TOTAL row. Customer_Type: only Company and Individual.

Step 4: S.C.A.N (Copilot builds the PivotTables and reads them)

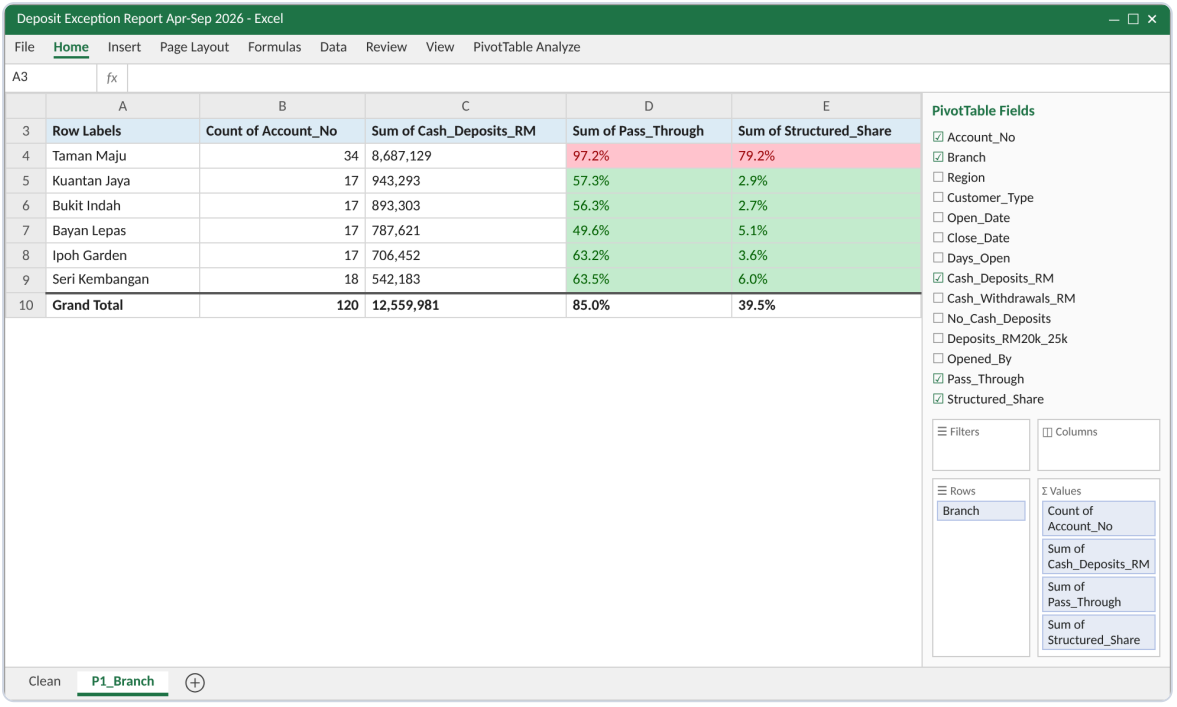
PROMPT 1.5 — Excel Agent mode or Copilot Chat

Answer my sub-questions from tbl_Exceptions. Build these views:
P1_Branch: by Branch, the count of accounts, the sum of Cash_Deposits_RM, Pass_Through = sum of Cash_Withdrawals_RM / sum of Cash_Deposits_RM, and Structured_Share = sum of Deposits_RM20k_25k / sum of No_Cash_Deposits. Sort by cash deposits, largest first. Colour Pass_Through red if 90% or more, and Structured_Share red if 50% or more.
P2_Trend: the count of accounts by Branch and by month of Open_Date, with a sparkline for each branch.
P3_Officer: for Taman Maju only, the count of accounts by Opened_By.
[Excel: make each one a PivotTable on its own sheet.] **[Chat: show each one as a small table.]**
Then give me a table: No., Sub-question, Answer (one sentence with numbers), Source.

WHAT COPILOT GIVES YOU

Sub-question	Expected answer
Which branch has most accounts and cash?	Taman Maju: 34 of 120 accounts (28%), 8,687,129 of 12,559,981 cash (69%).
Money in and out fast?	Taman Maju pass-through 97.2%; other branches 49.6% to 63.5%.
Deposits just under RM25,000?	Taman Maju structured share 79.2%; other branches 2.7% to 6.0%.
Getting worse?	Taman Maju openings: 2, 3, 5, 7, 8, 9 (April to September). Others: 2 to 3 a month.
Who opened them?	Officer O-117 opened 26 of the 34 Taman Maju accounts.

GATE 3: YOU DECIDE Check one number yourself: in P1_Branch, Taman Maju Structured_Share is 79.2% and the Grand Total count is 120. If a number is different, type: `Show me the formula and the filter for this number.`



Target: P1_Branch (Excel Agent mode). In Copilot Chat you get the same numbers as a table.

1. Premium only: copy the answer table from the Excel Copilot pane. Paste it into Copilot Chat. Type: `These are my verified results.`

PROMPT 1.6 — Copilot Chat

Apply S.C.A.N to these results: Spikes, Comparisons, Anomalies, No-change. One line with numbers for each. Label each Known or Inferred.

WHAT COPILOT GIVES YOU S: Taman Maju openings rise from 2 to 9 a month. C: 28% of accounts, 69% of cash. A: 79% of deposits RM20,000 to RM24,999; 97% withdrawn; one officer opened 26 of 34. N: other branches flat and normal.

Step 5: Validation

PROMPT 1.7 Copilot Chat

Challenge the Taman Maju finding. List other explanations (for example: a cash market nearby, business accounts, seasonal cash, data error). For each, tell me which data confirms or rejects it. Use Customer_Type and Deposits_RM20k_25k.

WHAT COPILOT GIVES YOU Cash market: rejected, because 30 of 34 accounts are Individual, not Company. Seasonal cash: rejected, because openings rise every month. Data error: rejected, because the totals tie to the TOTAL row. Business cash does not stay just under RM25,000 in 79% of deposits.

GATE 4: YOU DECIDE Decide: is this a finding? In real work, confirm the facts with the branch manager first. In class, treat it as a finding.

PROMPT 1.8 Copilot Chat

Write 3 insights: WHAT happened (with numbers) + WHY it matters + WHAT to do. Then give each insight in one sentence.

WHAT COPILOT GIVES YOU Insight 1: Taman Maju short-lived accounts took 69% of the cash, mostly in deposits just under RM25,000, so refer the 34 accounts to FCC this week. Insight 2: One officer opened 26 of 34, so review those KYC files. Insight 3: The other 5 branches are normal, so the issue is local.

PART 4

Develop with Copilot

Story Space, then 3C: Crowd, Content (S.T.O.R.Y), Core.

1. Discover | **2. Develop** | 3. Design | 4. Drive

PROMPT 2.1 — Copilot Chat

Rate each of my 3 insights on two scales: complexity (easy or hard to explain) and value to my manager (low, mid, high). Which one goes into the Story Space and needs a full story? How do I use the other two?

WHAT COPILOT GIVES YOU Insight 1: hard and high, so Story Space. Insight 2: a supporting fact in the story. Insight 3: one line, the issue is local.

PROMPT 2.2 — Copilot Chat

My crowd is my manager, the Head of Audit, Retail Banking. Tell me in a table: what they know, what they care about, the decision they make, their likely objection, and the fact from my data that answers it.

WHAT COPILOT GIVES YOU Cares about: the risk level, the evidence, the next step. Decision: approve escalation to FCC. Objection: "Taman Maju is near a market, cash is normal." Answer: 30 of 34 are individuals, and 79% of deposits are just under RM25,000.

PROMPT 2.3 — Copilot Chat

Write the story for Insight 1 in S.T.O.R.Y form: Situation, Take Off, Opportunity, Resolution, Yield. Maximum 2 sentences for each. Then give the short SCR version: Situation, Complication, Resolution, maximum 1 sentence each.

PROMPT 2.4 — Copilot Chat

Write the Core of the story in 4 short sentences: Problem, Stakes (with a number), Steps (2 or 3), Call to Action (one decision with a date).

WHAT COPILOT GIVES YOU Problem: Taman Maju accounts show a structuring and layering pattern. Stakes: RM8.7m moved through 34 accounts; the bank can miss its AML reporting duty. Steps: refer to FCC, review KYC files, add a monitoring rule. Call to action: approve escalation of the 34 accounts to FCC by 23 October 2026.

GATE 5: YOU DECIDE Read the story and the Core. Write the Big Idea in your own words. Model: **Taman Maju short-lived accounts show a possible layering pattern. Refer 34 accounts to FCC this week.**

PART 5

Design and Drive with Copilot

Story type, chart, hybrid title. Then remove the chart junk.

1. Discover | 2. Develop | **3. Design** | 4. Drive

PROMPT 3.1 — Copilot Chat

Which of the 6 data story types fits Insight 1: Rankings, Distributions, Proportions, Correlations, Comparisons, Change over time? Then show me 2 or 3 chart options for my manager, with what each makes easy to see and what it hides. Use Python to draw each option as an image. Use the cash deposits by branch from my data.

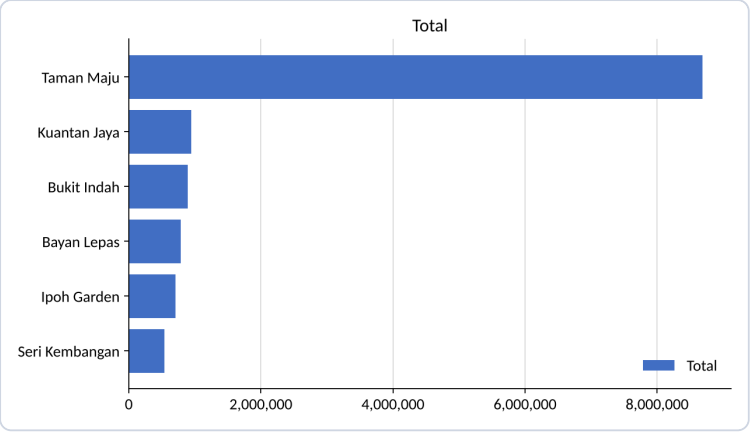
WHAT COPILOT GIVES YOU Main type: Rankings (with Comparison). Options such as: a sorted horizontal bar chart (best: one branch far above the rest), a donut (hard to compare 6 parts), a column chart (long branch names do not fit).

GATE 5: YOU DECIDE Choose the sorted horizontal bar chart. If Copilot gives code, not an image, type: `Run the code and show me the charts as images.`

PROMPT 3.2 — Excel Agent mode or Copilot Chat

[Excel: From tbl_Exceptions, make a PivotTable on a new sheet named P4_Chart: Branch in Rows, sum of Cash_Deposits_RM in Values, sorted smallest to largest. Then make a clustered bar PivotChart from it.]
[Chat: Give me the cash deposits by branch, sorted smallest to largest, as an Excel file named Chart Data.]

1. Basic only: open Chart Data.xlsx. Select the table. Click **Insert > Charts > Bar > Clustered Bar**.



Expected: the default chart. Correct data, no story yet.

PROMPT 3.3 — Copilot Chat

Write 3 options for a hybrid title for this chart:
1. Headline: the insight in one sentence, with a number. Not a topic.
2. Subtitle: a call to action that starts with a verb.
3. Legends: the names in the headline, so the headline replaces the legend box. Tell me which word gets which colour.

WHAT COPILOT GIVES YOU Headline: **Taman Maju** took in 69% of all cash in short-lived accounts; the **other 5 branches** shared the rest. Call to action: Please refer the 34 Taman Maju accounts to Financial Crime Compliance this week.

1. Take a screenshot of your chart. Push **Windows + Shift + S**.
2. Paste it into Copilot Chat. Push **Ctrl + V**.

PROMPT 4.1 — Copilot Chat

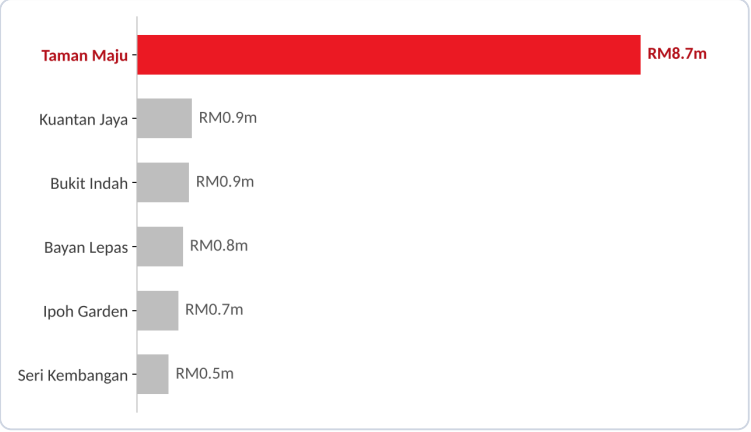
Here is my chart. **[paste screenshot]**
Help me remove chart junk and focus attention. What can I remove? Use a clean sans-serif font, all bars grey, and one strong colour only for the bar that matters. Give me a numbered list of changes in Excel terms.

WHAT COPILOT GIVES YOU Hide the field buttons. Delete the title, the legend, the gridlines and the axis numbers. Make all bars grey, the Taman Maju bar red. Gap width 60%. Add data labels with the format "RM"0.0,,"m". One sans-serif font.

PROMPT 4.2 — Excel Agent mode

Change this chart: hide the field buttons; delete the chart title, the legend, the gridlines and the horizontal axis; make all bars light grey and the Taman Maju bar red; set the gap width to 60%; add data labels with the number format "RM"0.0,,"m"; use the font Aptos.

NOTE Basic, or the changes that Agent mode does not do: follow Part 4 (Drive) of the main step-by-step guide.



Target: the clean chart.

PART 6

Build the 5-slide deck with Copilot

Module 6. In your CIMB template. Copilot writes, you check.

6.1 Write the slide text in Copilot Chat

PROMPT 5.1 — Copilot Chat

Write the full text for a 5-slide findings deck for my manager:
Slide 1: Executive summary. Headline = my Big Idea. Three boxes: Situation, Complication, Resolution. A decision bar.
Slide 2: Key finding. The hybrid title and the call to action for my bar chart.
Slide 3: Supporting data. A table by branch: Accounts, Cash deposits, % cash withdrawn, % deposits RM20k to 25k, and openings by month.
Slide 4: Risk level and implication. Risk rating, 4 red flags with one number each, one implication line.
Slide 5: Recommended action. A table: Action, Owner, Due, Status. A decision bar that repeats the ask.
For each slide: the headline (an insight sentence with a number), the body text (maximum 40 words), the source line, and 3 sentences of speaker notes. Use only facts from this chat.

GATE 6: YOU DECIDE Check every number against your PivotTables. Copy the text into Word. Save it as `Findings Storyboard.docx` on OneDrive.

6.2 Make the slides

1. Open your CIMB PowerPoint template. Save it as `Taman Maju Findings.pptx` on OneDrive.
2. Premium: click **Home > Copilot**. Use Prompt 5.2. Then use Prompts 5.3 to 5.7 to bring each slide to the target.
3. Basic: build each slide with the steps in Part 5 of the main guide. Paste the text from your storyboard.

PROMPT 5.2 — Copilot in PowerPoint

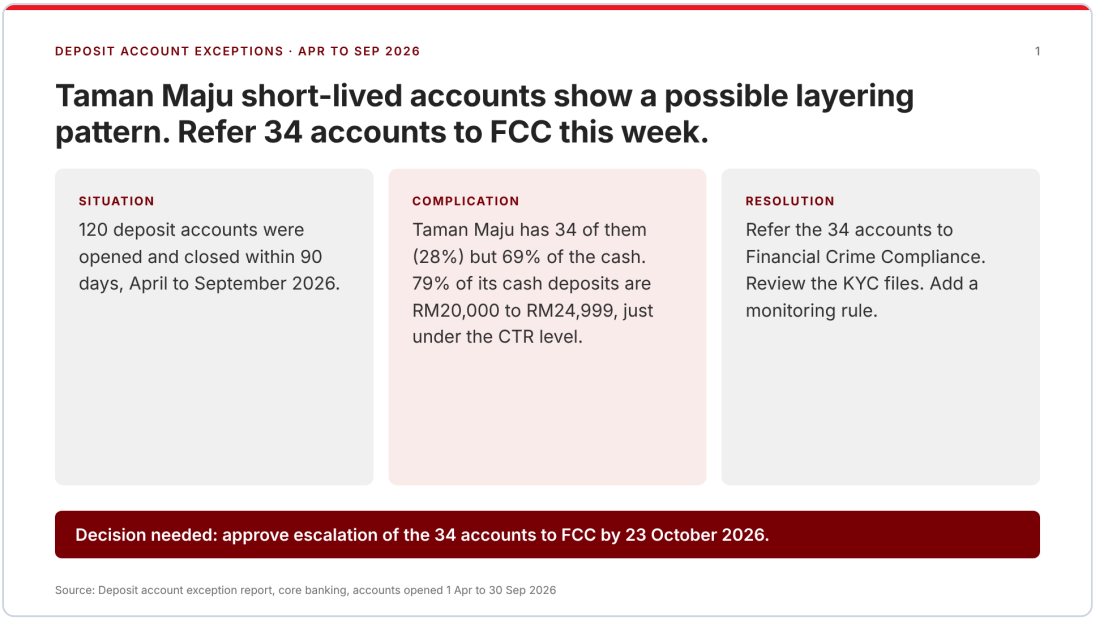
Create a presentation from **[/Findings Storyboard.docx]** in this template. Make exactly 5 slides in this order. Use the exact headlines, text, sources and speaker notes. Do not change any word or number.
Design rules for every slide:
1. Use ONLY the theme colours, theme fonts and layouts of this template. Do not move or change the logo.
2. The darkest theme colour for titles, dark grey for text, light grey for cards and table bands.
3. The brand red ONLY for the one thing that matters on the slide. Ratings and status are bold words, not red labels.
4. Title: a full-sentence insight, maximum 15 words, 32 to 36 pt bold. Body 16 to 20 pt. Source line 10 pt grey, bottom left.
5. Maximum 40 words of body text. One insight per slide. Wide margins and white space.
6. Never: clip art, stock photos, 3D, gradients, WordArt, a second highlight colour.

CAUTION Copilot can change words or add pictures. Delete every picture. Read each headline against your storyboard.

Slide 1: Executive summary

PROMPT 5.3 — Copilot in PowerPoint

On this slide: the headline at the top, 36 pt bold. Under it, 3 equal light grey boxes in one row with the labels Situation, Complication and Resolution and my SCR text. Make the Complication box a light tint of the brand red. At the bottom, a full-width bar in the dark red theme colour with white bold text: "Decision needed: approve escalation of the 34 accounts to FCC by 23 October 2026."

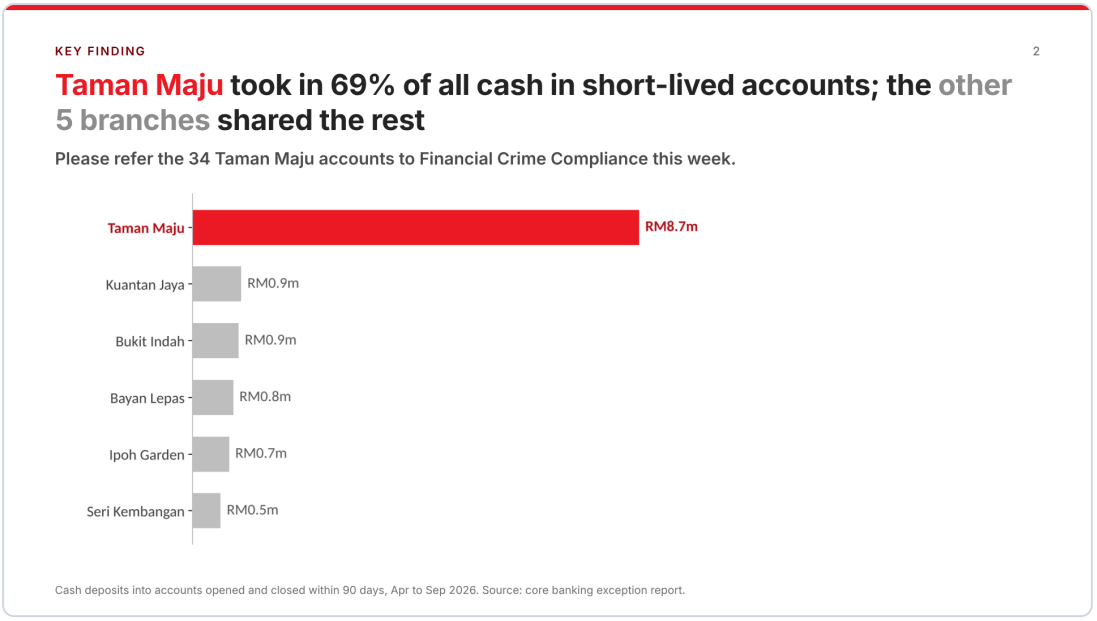


Target: Slide 1: Executive summary

Slide 2: Key finding

PROMPT 5.4 — Copilot in PowerPoint

Put my chart under the title. Make the headline: "Taman Maju took in 69% of all cash in short-lived accounts; the other 5 branches shared the rest". Make "Taman Maju" brand red and "other 5 branches" grey. Under the headline, the call to action in 20 pt bold dark grey: "Please refer the 34 Taman Maju accounts to Financial Crime Compliance this week."

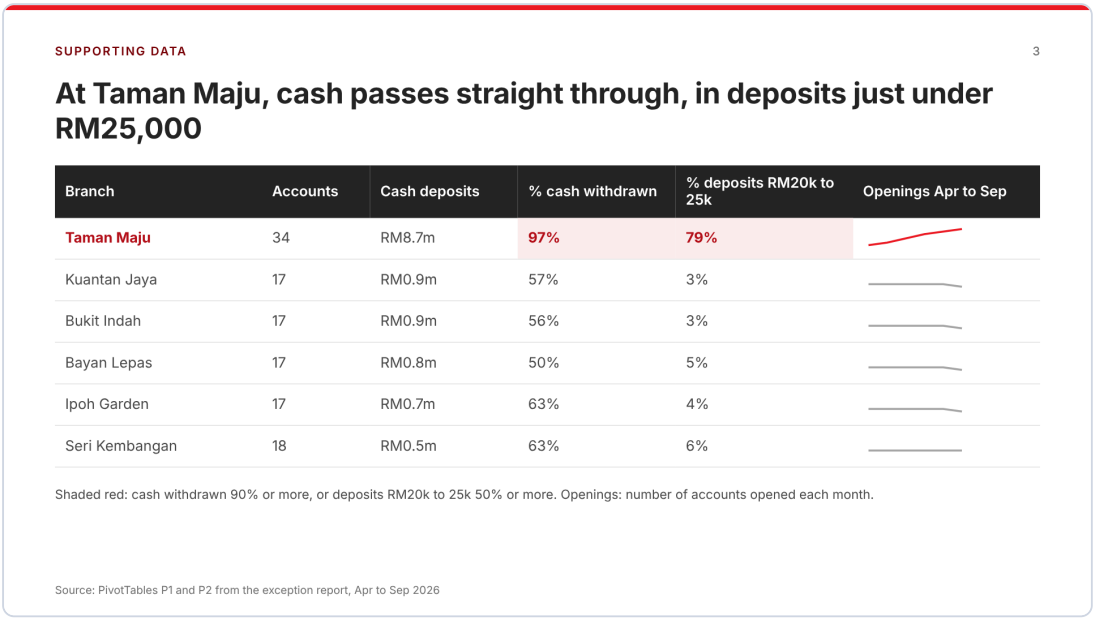


Target: Slide 2: Key finding

Slide 3: Supporting data

PROMPT 5.5 — **Copilot in PowerPoint**

Make a table with the columns Branch, Accounts, Cash deposits, % cash withdrawn, % deposits RM20k to 25k. Use my numbers. Dark header with white text. Shade only the two Taman Maju percentage cells with a light tint of the brand red and make them bold dark red. Under the table, one line: "Shaded red: cash withdrawn 90% or more, or deposits RM20k to 25k 50% or more."

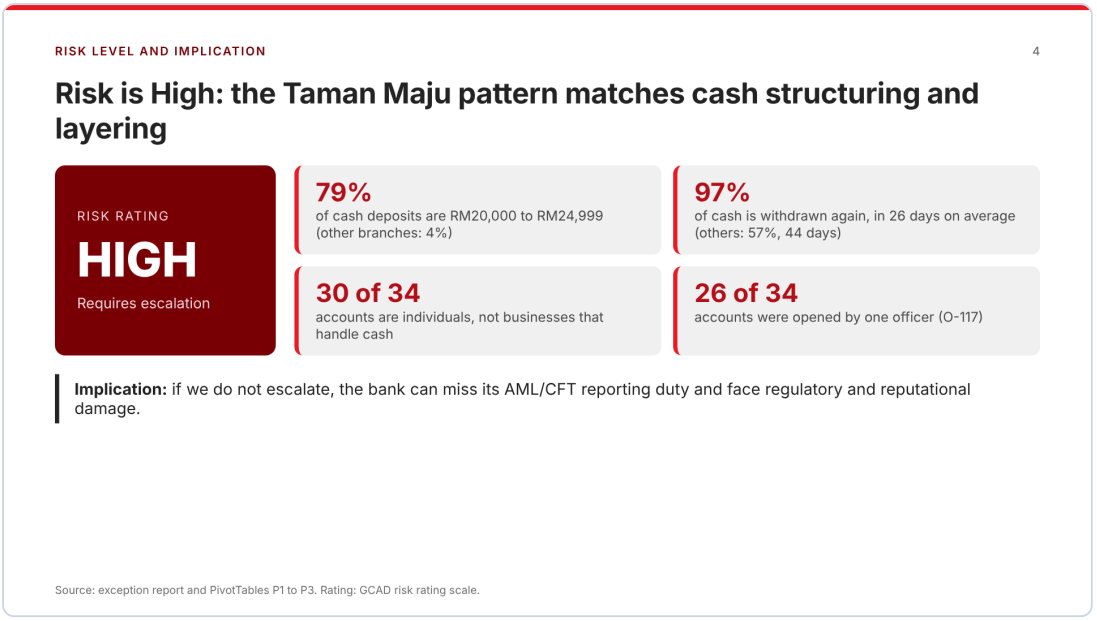


Target: Slide 3: Supporting data

Slide 4: Risk level and implication

PROMPT 5.6 — **Copilot in PowerPoint**

On the left, a dark red box with "RISK RATING", "HIGH" in large bold white text, and "Requires escalation". On the right, 4 light grey cards in a 2 by 2 grid, each with a thin brand red left border, one big number and one short line: 79% of cash deposits are RM20,000 to RM24,999; 97% of cash is withdrawn again; 30 of 34 accounts are individuals; 26 of 34 accounts were opened by one officer. At the bottom, one implication line with a dark left bar.

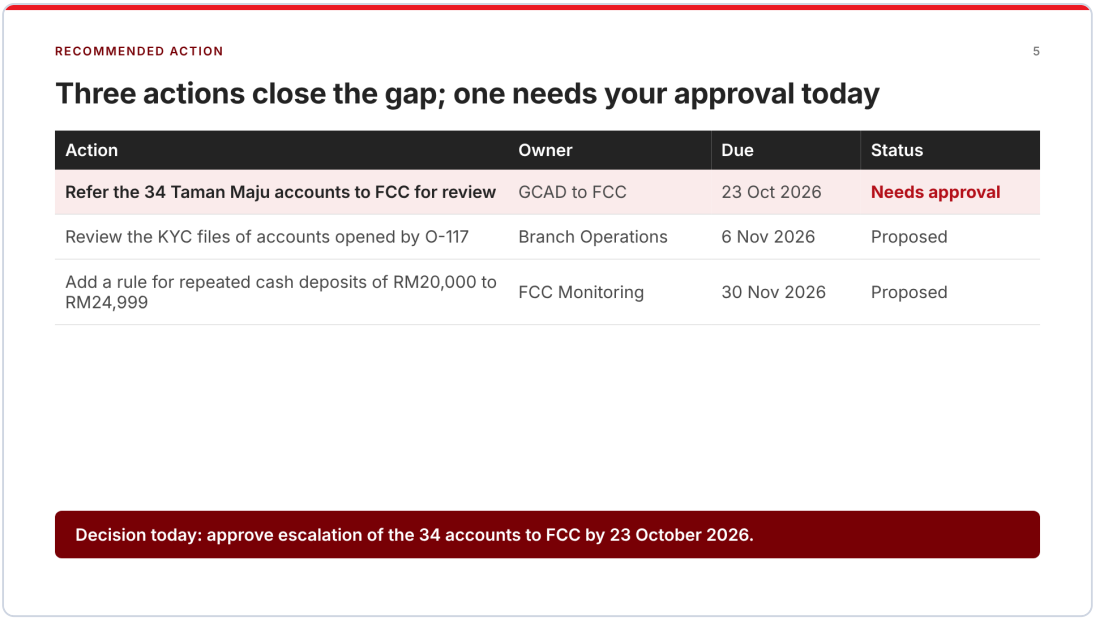


Target: Slide 4: Risk level and implication

Slide 5: Recommended action

PROMPT 5.7 — **Copilot in PowerPoint**

Make a table: Action, Owner, Due, Status, with 3 rows: Refer the 34 Taman Maju accounts to FCC for review, GCAD to FCC, 23 Oct 2026, Needs approval; Review the KYC files of accounts opened by O-117, Branch Operations, 6 Nov 2026, Proposed; Add a rule for repeated cash deposits of RM20,000 to RM24,999, FCC Monitoring, 30 Nov 2026, Proposed. Shade only the first row with a light tint of the brand red. At the bottom, a dark red bar with: "Decision today: approve escalation of the 34 accounts to FCC by 23 October 2026."



Target: Slide 5: Recommended action

6.3 Adapt to the audience

PROMPT 5.8 — Copilot Chat

Rewrite my slide 1 headline and SCR for **[audience: operational team / Audit Committee]**. Keep the facts. For the operational team, add process detail. For the Audit Committee, give one clear message and use risk language such as "requires escalation".

6.4 Check the deck

1. Take a screenshot of each slide. Paste it into Copilot Chat.

PROMPT 5.9 — Copilot Chat

Here is slide **[n]**. **[paste screenshot]**
Read it as my manager in 10 seconds. What do you see first? What is the message? What must I decide? Then check: insight headline with a number, one insight per slide, maximum 40 words, no chart junk, grey plus one colour, one clean font. Give me a table: Check, Pass or Fix, the exact change. Prioritize removing over adding.

PROMPT 5.10 — Copilot Chat

Act as my manager. You think the Taman Maju cash is normal for a market area. Ask me one hard question at a time. Wait for my answer. Then tell me how convincing it was, using only facts from my data.

6.5 Final sign-off

Check	Yes / No
The table has 120 rows and the cash total is 12,559,981.	
Every number on the slides is the same as in the PivotTables.	
Each headline is an insight with a number.	
The chart has no junk. Only Taman Maju is red.	
The deck uses only the template colours, fonts and logo.	
Slide 5 repeats the ask from slide 1.	
No real account numbers or names went into Copilot.	

Prompt card

Phase	Prompts	Short version
Start	0.1 to 0.3	Principles. Thought partner. Plain English.
Discover	1.1 to 1.8	Sub-questions. Audit. Plan and clean. PivotTables with answers. S.C.A.N. Validate. Insights.
Develop	2.1 to 2.4	Story Space. Crowd. S.T.O.R.Y and SCR. Core.
Design	3.1 to 3.3	Story type and chart options. Build the chart. Hybrid title.
Drive	4.1 to 4.2	Remove chart junk. Grey plus one colour.
Deck	5.1 to 5.10	Slide text. Create in the template. One prompt per slide. Audience. Check. Rehearse.