

# Integrated Banking Operations Hub: A Salesforce Solution

## Problem Statement

A financial institution is struggling with disconnected, department-specific systems. Their loan officers use one system, wealth advisors use spreadsheets, and the compliance team uses a manual, paper-based process. This leads to:

- **Fragmented Client Data:** No single source of truth for a client's financial history, making it impossible to get a complete 360-degree view.
- **Operational Inefficiency:** Manual data entry across multiple systems leads to high operational costs and a high risk of errors.
- **Compliance Risk:** Without a centralized system, the bank struggles to enforce regulatory compliance and track all risk events, exposing them to potential fines and legal issues.

The goal is to build a single, unified **Salesforce-based Integrated Banking Operations Hub** that connects all these functions. This solution will not only streamline operations but also provide a secure and compliant platform for managing all client relationships.

## Key Features and Use Cases

### 1. Loan Management Module

- **Use Case:** Digitize the loan application, approval, and repayment process.
- **Key Features:** Automated risk scoring, multi-step approval process, and a customer portal for applicants.

### 2. Wealth & Portfolio Management Module

- **Use Case:** Centrally track a client's investment portfolio, financial assets, and goals.
- **Key Features:** Automatic calculation of portfolio value, real-time asset tracking, and a dynamic dashboard for financial advisors.

### 3. Compliance & Risk Management Module

- **Use Case:** Monitor and manage regulatory compliance and risk events across the entire bank.
- **Key Features:** A system to track all regulations, audit every major change, and send alerts for compliance issues.

## Phase 1: Problem Understanding & Industry Analysis

### 1. Requirement Gathering

- **What I'll build:** A single platform to manage client records, loan applications, investment portfolios, and compliance regulations.
- **Key features:** We will need to build custom objects for each module and use automation to connect them.

### 2. Stakeholder Analysis

- **Loan Officers:** They will use the **Loan Management Module** to process applications.
- **Wealth Advisors:** They will use the **Wealth Management Module** to manage client portfolios.
- **Compliance Officers:** They will use the **Compliance Module** to enforce regulations across the entire system.
- **Management:** They will get a complete picture of the bank's operations, financial performance, and risk exposure.

### 3. Business Process Mapping

- **Proposed Process:** A client's information is entered once. A loan officer can open a loan application for them. A wealth advisor can create an investment portfolio. All these actions are tracked by the compliance module, ensuring every step is secure and compliant.

### 4. Industry-specific Use Case Analysis

- This project is highly innovative because it addresses the problem of **data silos** in financial institutions. Instead of building three separate projects, you're building a single integrated platform, which is what real companies do.

### 5. AppExchange Exploration

- I'll explore AppExchange for tools like **DocuSign** for e-signatures, **DocGen** for document generation, and a free API to get dummy **stock prices**.

## How this Project Covers Every Topic

- **Admin:** I'll build multiple objects, implement **Approval Processes** for loans, and create **Validation Rules** for compliance.
- **Developer:** I'll use an **Apex Trigger** to calculate portfolio value, **Batch Apex** to update market data, and **Scheduled Apex** to send monthly compliance reports.
- **UI (LWC):** I'll build a custom **LWC** dashboard for each module (loan, wealth, compliance) to give a personalized experience.
- **Integration:** I'll use **REST callouts** and **Named Credentials** to get real-time stock prices.