Phase 2: Org Setup & Configuration

1. Salesforce Editions

- **Choose:** Salesforce Financial Services Cloud or Enterprise Edition (best for lending & compliance-heavy apps).

- **Why:** Provides extended CRM features, strong security, and ability to integrate with KYC/AML providers.

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2. Company Profile Setup

- Set company name to "FinTech Lending CRM Pvt. Ltd."

- Configure default currency, time zone (IST for India or relevant region), and locale settings.

- Enable multi-currency if loans are offered in different currencies.

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3. Business Hours & Holidays

- Define **business hours** (e.g., Mon–Fri, 9:00 AM–6:00 PM IST).

- Add **bank holidays and national holidays** to ensure SLA timers exclude non-working days.

- Associate SLAs with escalation rules for loan approval/disbursal delays.

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4. Fiscal Year Settings

- Configure standard fiscal year (e.g., April–March for India) for revenue, loan disbursal, and reporting metrics.

- Align dashboards and reports with fiscal year metrics.

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5. User Setup & Licenses

- Create user profiles: **Sales Agents**, **Credit Analysts**, **Compliance Officers**, **Operations**, **Managers**, **Auditors**.

- Assign appropriate Salesforce licenses: Standard User/Platform/Service Cloud depending on role.

- Ensure two-factor authentication for all users due to sensitive PII data.

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6. Profiles

- Define profiles with minimal privileges per functional area:

    - **Sales Profile:** Can create leads and loan applications.

    - **Credit Analyst Profile:** Can view/edit KYC and credit decisioning records.

    - **Compliance Profile:** Read-only audit logs, KYC approvals.

    - **Operations Profile:** Disbursal and collections management.

    - **Auditor Profile:** Strict read-only across org for audit.

7. Roles

- Role hierarchy:

    - CEO/Executive Director

    - Head of Lending

    - Credit Manager

    - Sales Manager

    - Sales Agent

- Ensure managers can see their team's records, but not vice versa.

8. Permission Sets

- **Example Permission Sets:**

    - "KYC Access" – view/edit KYC documents.

    - "Decisioning Engine Access" – credit score fields & decision approval actions.

    - "Audit Log Access" – for compliance and auditors.

- Used to give temporary/extra access without changing profiles.

9. Organization-Wide Defaults (OWD)

- Set **Private** for Loan Applications, KYC, and Credit Decisioning objects (to ensure confidentiality).

- Use **Controlled by Parent** for related records.

- Public read-only for non-sensitive reference data (e.g., interest rate tables).

10. Sharing Rules

- Share records **upward in hierarchy** for approvals.

- Grant **read-only** access to compliance and auditors.

- Share loan pipeline dashboard with executives but hide customer PII.

11. Login Access Policies

- Enforce MFA for all logins.

- Restrict logins by IP ranges (e.g., office IPs).

- Enable login hours to prevent unauthorized access outside business hours.

- Monitor login history for suspicious activity.

12. Developer Org Setup

- Set up a **Developer Org** with Financial Services Cloud enabled for proof of concept.

- Create custom objects for **Loan Application**, **KYC Document**, **Credit Decision**, **Disbursal**, **Repayment**, and **Audit Log**.

- Integrate with a sample KYC/credit scoring API in the Dev Org.

13. Sandbox Usage

- **Types:**

  - **Developer Sandbox:** Unit testing & feature development.

  - **Partial Copy Sandbox:** Testing with masked customer data.

  - **Full Sandbox:** UAT and performance testing.

- Always use masked/anonymized data for compliance.

14. Deployment Basics

- Use **Change Sets** or **Salesforce DevOps Center** for deployment from Sandbox → Production.

- Follow a **version control system** (GitHub or Bitbucket) to store metadata.

- Ensure **post-deployment testing** for SLA escalations, audit logs, and permission sets.

- Plan **rollbacks** in case of deployment issues.