Customer 360 Banking – Capstone Project Report

A Salesforce-based CRM solution for the Banking Industry

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Phase 1: Problem Understanding & Industry Analysis

Goal: To thoroughly understand the challenges faced by the banking sector and identify opportunities for a CRM solution.

1. **Requirement Gathering**

Talk to stakeholders (Relationship Managers, Compliance Officers, Bank Management, IT).

Example requirements:

■ Unified Customer Profile (accounts, loans, cards, investments).
■ Automated loan application & approval flow with KYC check.
■ Transaction visibility & repayment tracking.
■ Audit-ready reports for compliance (KYC/AML).
■ Real-time notifications for high-risk/fraud events.
■ Dashboards for branch performance and customer segmentation.

2. **Stakeholder Analysis**

○ Admin (project setup, system configuration).
○ Relationship Manager (view full customer 360, propose products).
○ Branch Manager (approve loans, view branch dashboards).
○ Compliance Officer / Auditor (access read-only reports, KYC verification).
○ Customer Support (handle service cases, update case status).
○ Customer (experience faster service, view status via portal if implemented).

3. **Business Process Mapping**

- Map current (as-is) flows: separate systems for deposits, loans, cards, support → manual handoffs & data re-entry.
- Target (to-be) flows: single-entry into Salesforce → auto-routing, approvals, and updates to a centralized Customer 360.
- Example process: Customer applies for loan → RM creates Loan application → System triggers credit/KYC check → If below threshold auto-approve, else goes to Branch Manager → Disbursement & EMI schedule created → Transactions posted to Loan record.

4. **Industry-specific Use Case Analysis**

Customer onboarding (KYC collection, verification, account creation).
Loan origination (application → credit check → approval → disbursement).
Repayment tracking (EMIs, overdue detection).
Product cross-sell (recommend investment/credit card based on profile).
Fraud detection (unusual transactions, rapid big transfers).

5. **AppExchange Exploration**

- Evaluate AppExchange apps for: KYC/document verification, credit bureau integration, document e-signature (DocuSign), and secure file storage.
- Decide which to integrate later vs build in-house for learning value.

Phase Output / Next Steps: A clear understanding of the banking industry's pain points and a preliminary assessment of how Salesforce can address them. Proceed to solution design.

Phase 2: Org Setup and Configuration

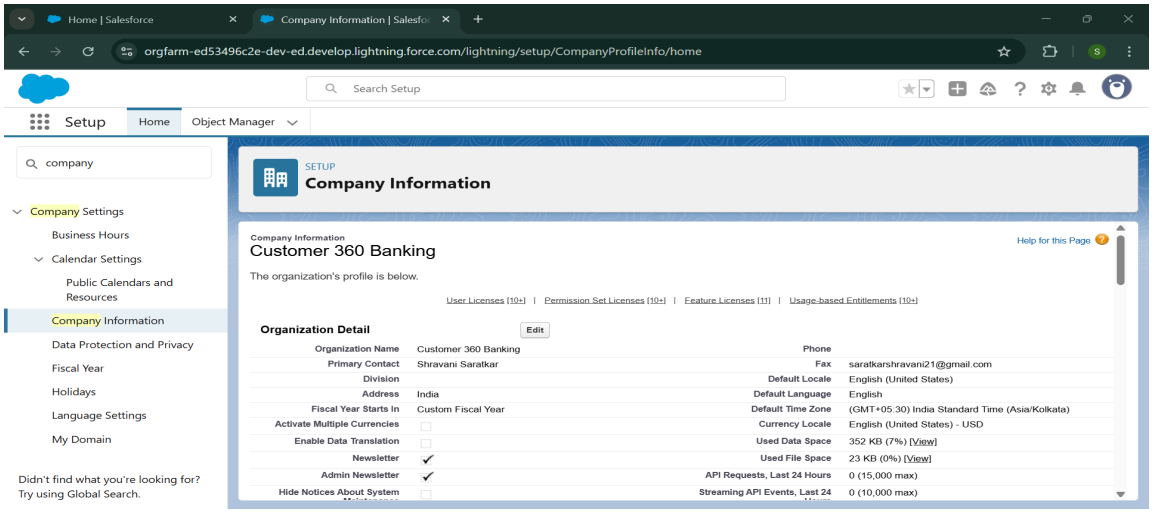
Goal: Prepare Salesforce environment to model banking processes, security, and users.

1. Salesforce Editions

- Use Developer Edition for building and testing (suitable for capstone).
  Note: Enterprise or Financial Services Cloud is recommended for production features.

2. Company Profile Setup

    ○ Company Name: Customer 360 Banking.
    ○ Default Currency: USD (set for global-friendly demos).
    ○ Default Time Zone & Locale: Asia/Kolkata (or org preference).



3. Business Hours & Holidays

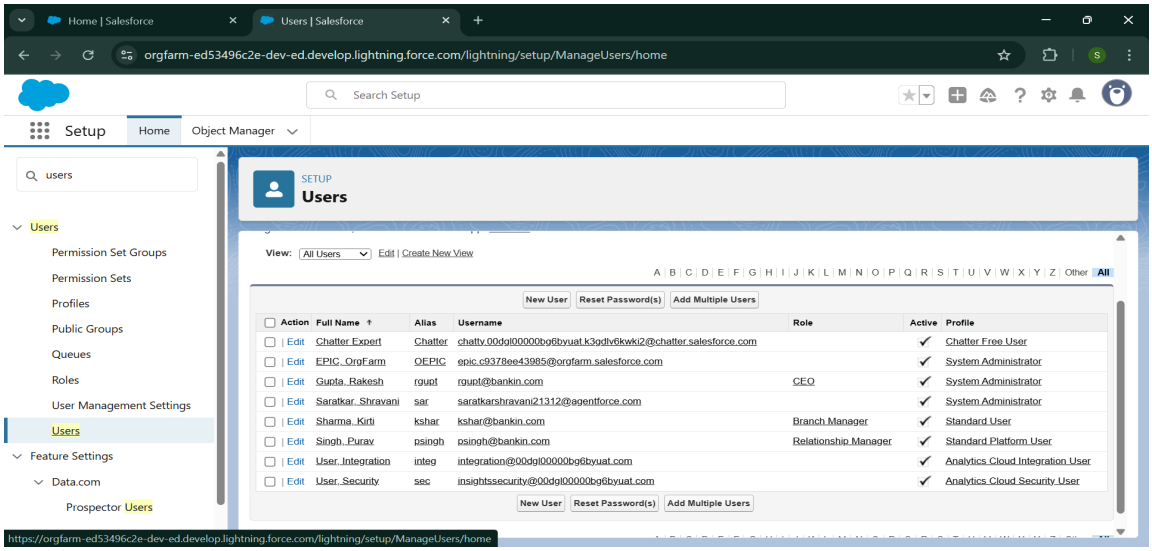
○ Configure Business Hours: Mon–Fri, 09:00 AM – 06:00 PM (IST). Weekends excluded.
○ Mark the Business Hours record Active and Use as Default.

4. Fiscal Year Settings

○ Enabled Custom Fiscal Year aligned to April → March (FY 2025–2026 example).
○ Template: Gregorian Calendar (12 months/year) and set start date to 01-Apr-2025 if modelling Indian banking cycle.

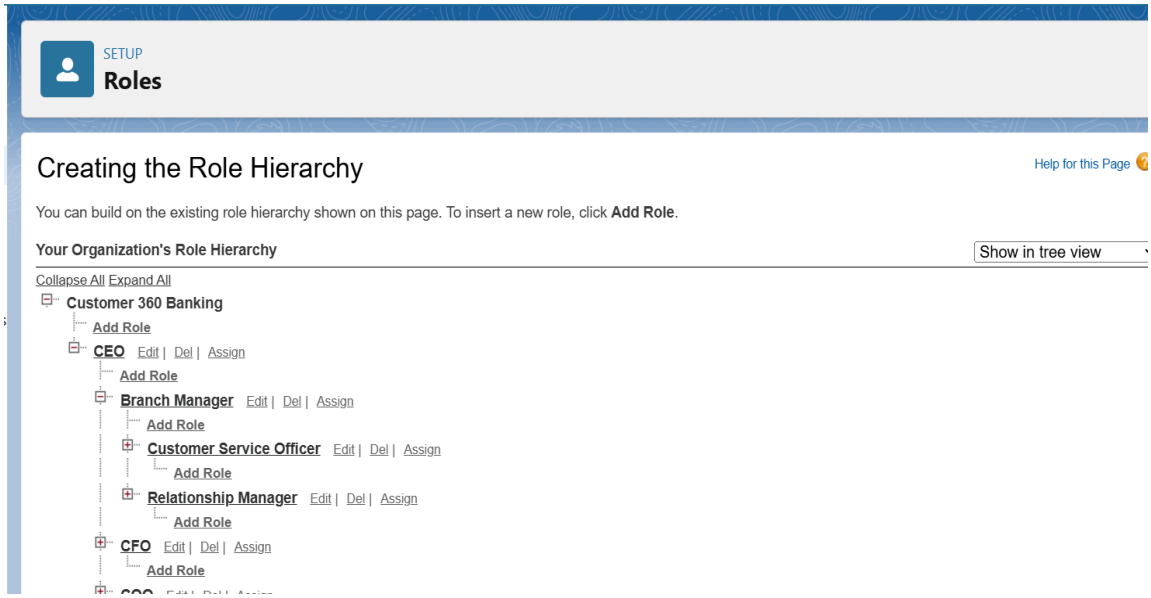
5. User Setup & Licenses

○ Created sample users (use email+alias pattern for unique usernames):
    ■ Admin — System Administrator (full access).
    ■ Branch Manager — Manager role (approval authority).
    ■ Relationship Manager — front-line RM (create loan requests).
    ■ Customer Support Officer — case handling.
○ Optionally add Compliance Officer (read-only access) or Portal/Community users later.



6. Profiles & Roles

○ Profiles: Use System Administrator for Admin; clone Standard User → "Bank Staff Profile" for RM/Support if customization needed.
○ Role Hierarchy example: CEO (top) → Branch Manager → Relationship Manager → Customer Support. This enables record visibility roll-up.



7. Permission Sets

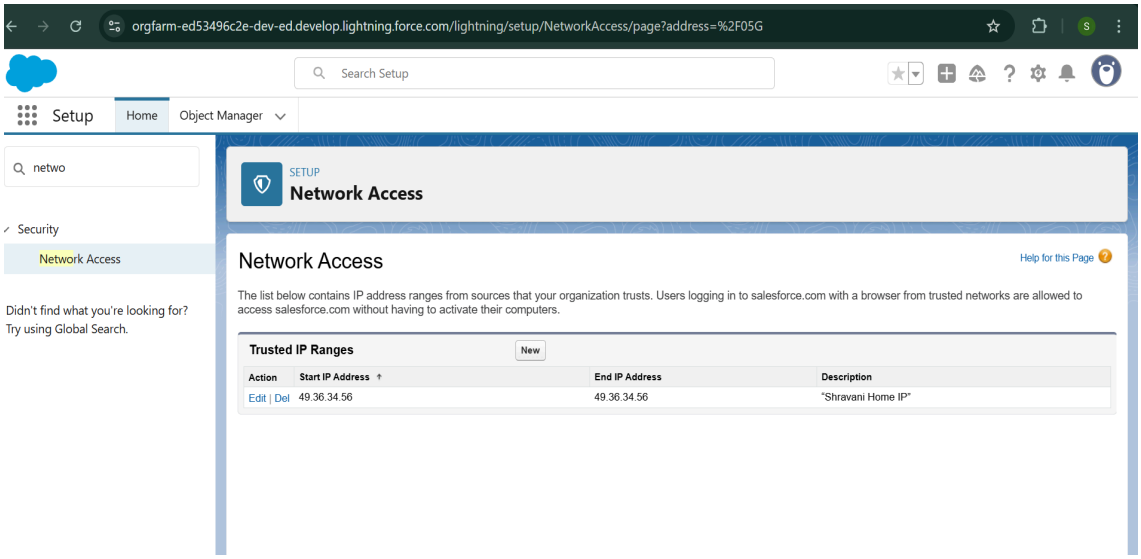
○ Create Permission Set: Loan Approval Access (grant only to Branch Manager).
○ Use Permission Sets for temporary/extra privileges instead of changing base profiles.

8. Organization-Wide Defaults (OWD) & Sharing Rules

○ Set OWD to Private for sensitive objects (Customer/Loan).
○ Create Sharing Rules to give Branch Manager (or role) access to team records as required.

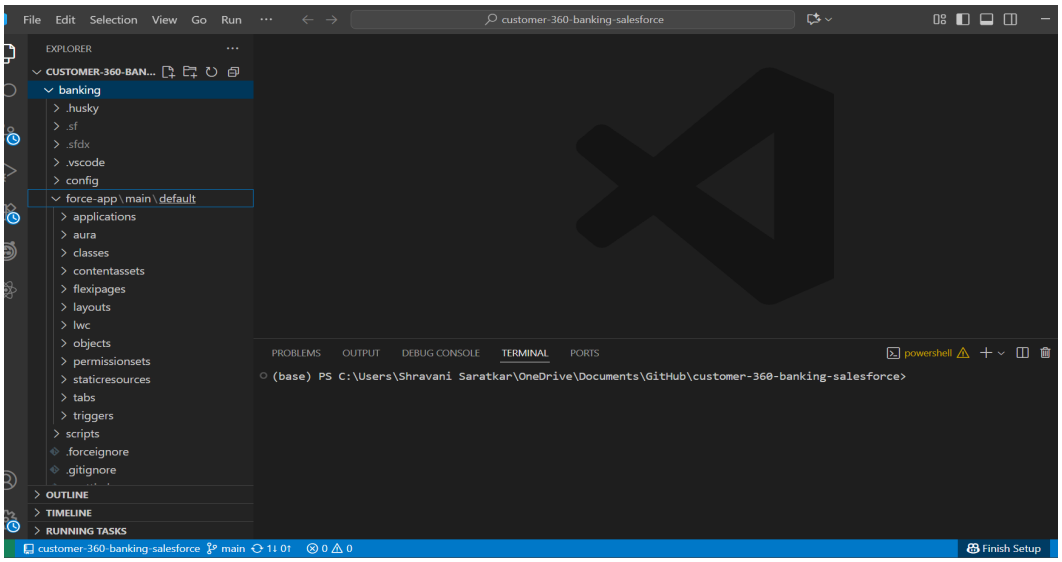
9. Login Access Policies

○ Configure Trusted IP Ranges and enable Admin “Login as User” for testing.
○ Optionally set session timeout and login hour restrictions.



10. Dev Org Setup & VS Code Authorization

○ Install Salesforce CLI and Salesforce Extensions in VS Code.
○ Authorize org: sfdx force:auth:web:login -banking (alias).
○ Confirm with sfdx force:org:list for metadata push/pull.



11. Sandbox Usage & Deployment Basics (notes)

    ○ For capstone: track metadata in a Git repo and use SFDX for deployment between orgs. We don't need Sandbox in this project.

Phase 3: Data Modelling And Relationships

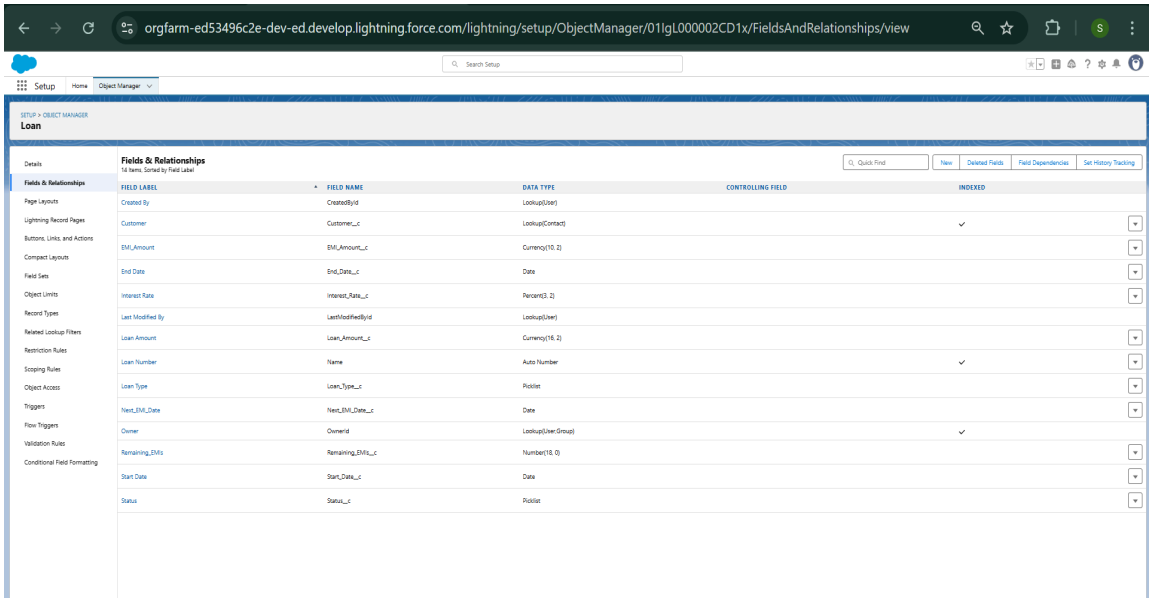
Goal: Design and implement object model capturing Customers, Loans, Transactions, and Financial Products.

1. Standard & Custom Objects

○ Standard: Account (corporate or bank entity), Contact (individual customer), Case (support).
○ Custom objects created:
■ Loan (Loan__c) — auto-number Loan Number (L-{0000}).
■ Transaction (Transaction__c) — auto-number Transaction ID (T-{0000}).
■ Financial Product (Financial_Product__c) — auto-number Product ID (FP-{0000}).

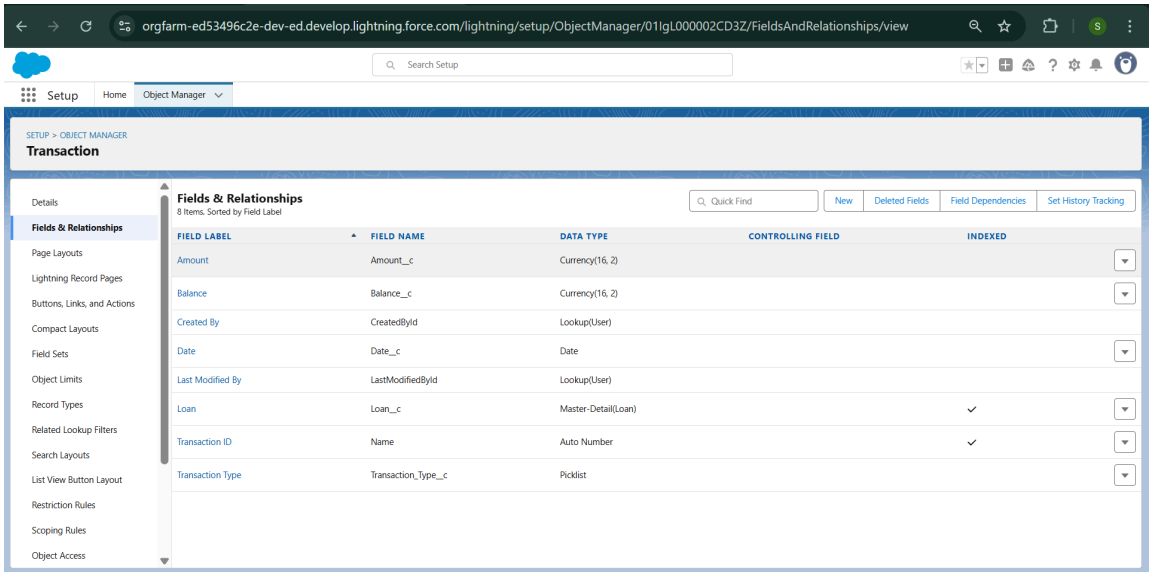
2. Fields (examples & types)

○ Loan__c:
■ Loan Amount — Currency (16,2)
■ Interest Rate — Percent (3,2)
■ Loan Type — Picklist (Home, Personal, Vehicle, Education)
■ Status — Picklist (Pending, Approved, Rejected, Closed)
■ Start Date — Date
■ End Date — Date
■ Customer — Lookup(Contact)



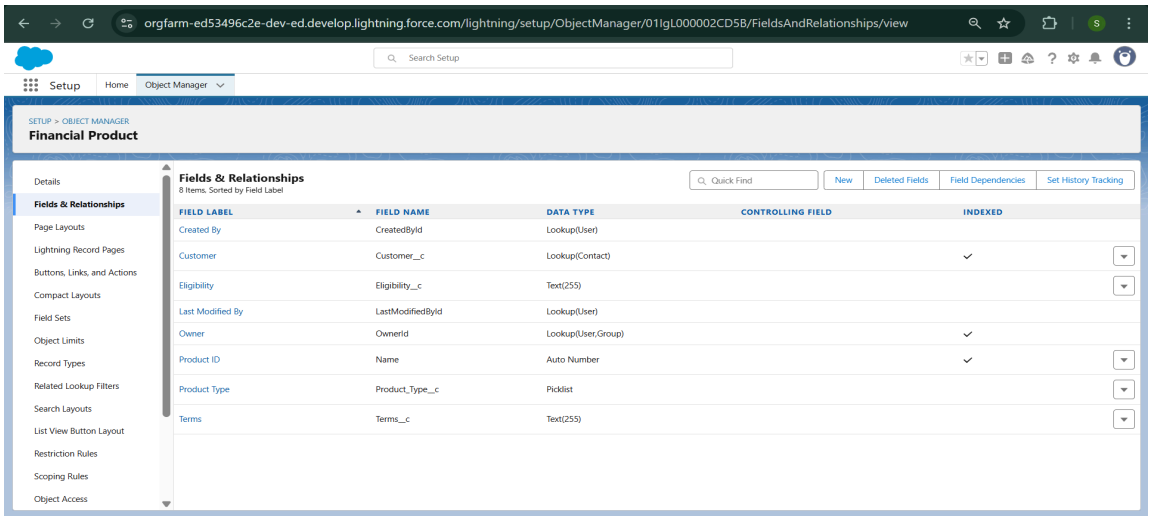
○ Transaction__c:

- ■ Transaction Type — Picklist (Debit, Credit)
- ■ Amount — Currency (16,2)
- ■ Transaction Date — Date
- ■ Balance — Currency (16,2)
- ■ Related Loan — Master-Detail(Loan__c)



○ Financial_Product__c:

- ■ Product Type — Picklist (Savings, Credit Card, Insurance, Investment)
- ■ Terms — Text Area (255)
- ■ Eligibility — Text Area (255)
- ■ Customer — Lookup(Contact)



3. Relationships

   ○ Contact ↔ Loan — Lookup relationship (a contact can have many loans).
   ○ Loan ↔ Transaction — Master-Detail (loan is parent; transactions roll up to loan).
   ○ Contact ↔ Financial Product — Lookup (one-to-many).
   ○ (Optional) Junction Object if many-to-many is required (e.g., Customer_Product__c linking Contact and Financial_Product__c).

4. Record Types & Page Layouts

   ○ **Personal Loan** – standard fields like Loan Amount, Interest Rate, EMI, Start/End Date.

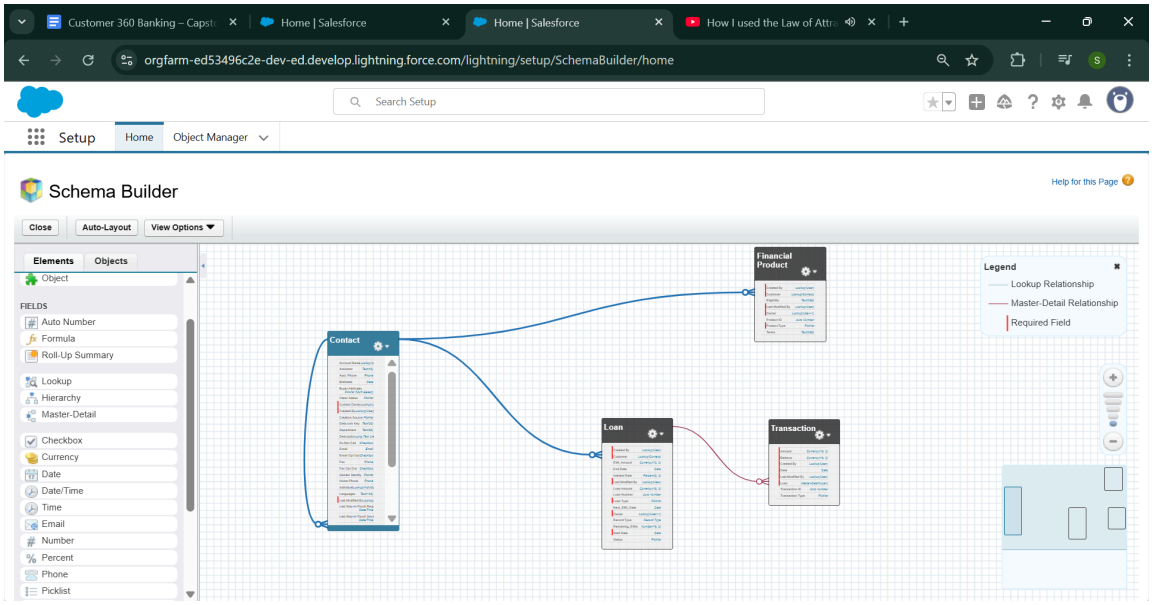
   Business Loan – in addition to loan basics, could include extra fields like Business Name, GSTIN (optional).
   Each record type is tied to its own **Page Layout**, so users see only the relevant fields.
   ○ Page Layouts: different layouts for Relationship Manager vs Branch Manager (Manager layout shows approval history & manager-only fields).

5. Compact Layouts

   ○ Configure compact layouts for Loan and Transaction so mobile/highlight panels show top fields: Loan Amount, Status, Next EMI Date / Transaction Date, Amount.

6. Schema Builder

   ○ Use Schema Builder to visualize object links and confirm relationships (Loan → Transactions, Contact → Loans, Contact → Products).



7. Lookup vs Master-Detail vs Hierarchical

   ○ Choose Lookup when records can exist independently (Contact → Loan).
   ○ Use Master-Detail when child should be deleted with parent and roll-up summaries are required (Transactions roll up to Loans).
   ○ Hierarchical relationships are used for linking users (not required here).

8. Junction Objects & External Objects

   ○ Junction Objects:Not required
   ○ External Objects: not required in this project

Phase 3 Output / Next Steps

○ Data model implemented in Salesforce with objects, fields, relationships, record types, and page layouts.
○ Ready to build Phase 4: Process Automation (Validation Rules, Flows, Approval Processes, Email Alerts) and Phase 5 Apex where complex logic (fraud detection, batch jobs) is required.