



# Microsoft Cloud for Financial Services **in a Day**

## Customer onboarding

### Step-by-Step Lab

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# Overview

## Learning Objectives

In this lab, you will learn to do the following:

- Configure the Retail Banking sample Portal
- Extend the Loan Tracker application
- Embed Loan Tracker in Microsoft Teams
- Create a new loan in the Retail Banking Portal and approve the loan in Loan Tracker

## Prerequisite(s)

- None

## Customer onboarding

Streamline the Customer onboarding experience by offering self-service tools through mobile apps and portals and enable relationship managers to monitor the loan process. Customers can efficiently apply for and keep track of a loan by easily accessing a mobile app or portal, while the automated pipeline helps them review and validate application information. Relationship managers can monitor the loan process and ensure consistent, reliable customer experiences.

Key capabilities for Customer onboarding include the following:

- Enables customers to efficiently apply for and keep track of a loan.
- Empowers loan officers to manage loan applications with workflow automation.
- Streamlines customer operations with low- and pro-code development tools to meet specific lending needs.

## Loan Tracking Application

As part of Microsoft Cloud for Financial Services, Dynamics 365 provides a loan tracker application. This application helps the loan manager manage, verify, and track the loan application.

The loan tracker application contains the relevant information for the loan application, including information about the loan amount, the loan duration, the interest rate, and personal and financial details.

Key capabilities for Loan Tracker include the following:

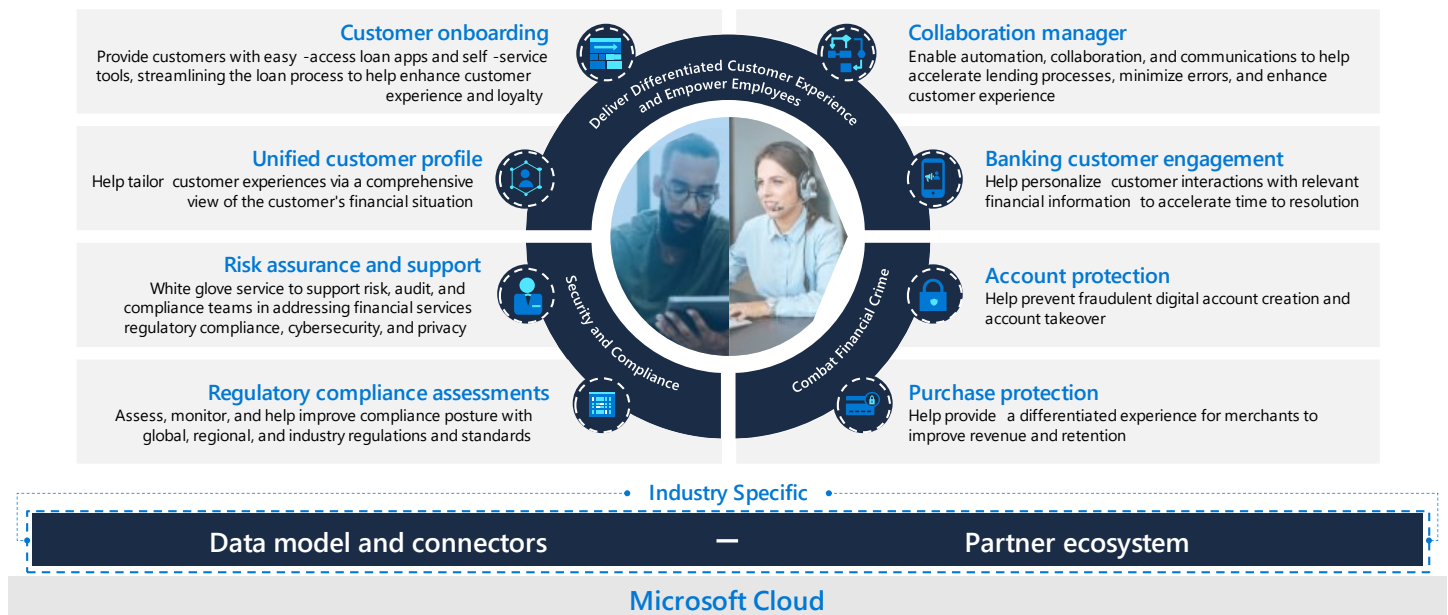
- **Application Queue:** Display loan applications that are submitted by applicants and show an applicant's stage in the queue: Loan application, Processing, Closure.

- **Business Process Flow:** Describes the application status and allows only the loan manager to progress the loan application from the verification stage to the processing stage.
- **Application Snapshot:** A snapshot for the loan manager that presents a summary of the loan application, including "to do" issues that are related to missing information.
- **Personal and Financial Information:** All relevant information that is related to the applicant, including personal details like first name, last name, address, and email. Financial details include details about the loan and applicant assets and liabilities, collateral, and employment status.
- **Document Management:** An ability to view and manage documents, including approved or rejected documents. Relevant documents for each type of loan can be required.

## Industry Prioritized Scenarios

Customer onboarding focuses on the **Deliver Differentiated Customer Experience and Empower Employees** scenario of Microsoft Cloud for Financial Services.

## Microsoft Cloud for Financial Services Capabilities for Retail Banking



# Exercise 1: Configure Retail Banking Portal

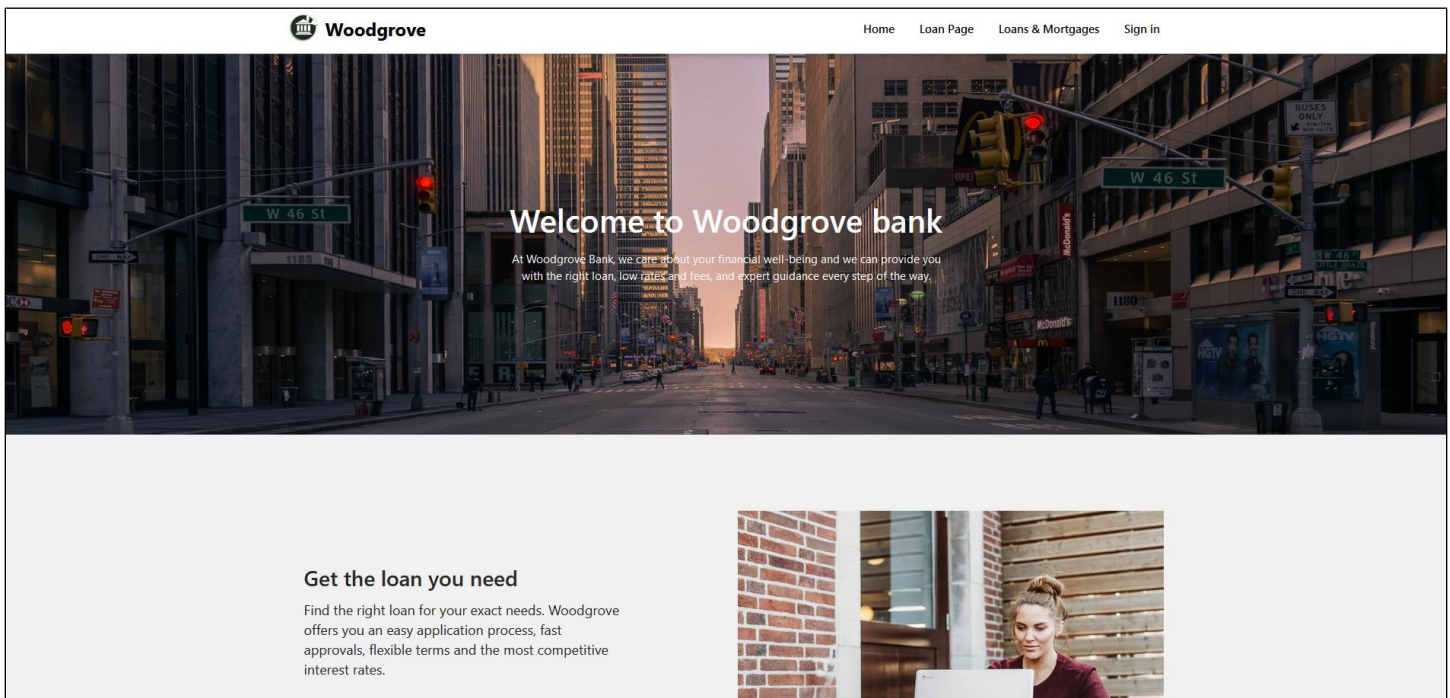
In this exercise, you will learn how to do the following:

1. Configure an external website to the Retail Banking Portal template
2. Create a registration code and invite a client to create an account for the website
3. Log in as a loan applicant to navigate the features of the retail banking website

The **Retail Banking Portal** is a template installed in your environment by the Customer onboarding module in Microsoft Cloud Solution Center when Microsoft Cloud for Financial Services was deployed.

A **Portal** is an external website that allows for communication between a company and its users. In this case, Woodgrove Bank wants an external website for their clients to access their loan history and communicate effectively with the institution. The Retail Banking Portal template tailors the website's user interface for a financial services company focusing on secure communication, information access, and an overall improved customer experience.

Here's what you should see after configuring and opening the Retail Banking Portal:



If you'd like to learn more about portals, check out Microsoft Docs: [What is Power Apps portals?](#)

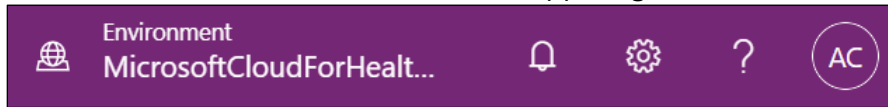
## Task 1: Configure the Retail Banking Portal

Prior to deploying Microsoft Cloud for Financial Services, we created a portal in your environment using the **Customer Self-Service** template. This was a prerequisite to install the Retail Banking Portal as part of the Customer onboarding module.

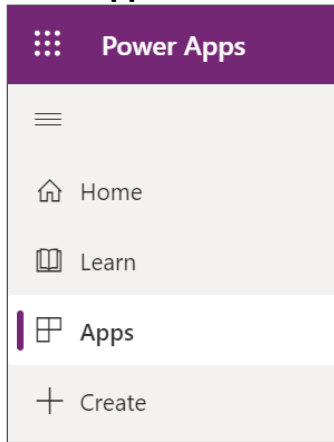
Woodgrove Bank wants to associate the previously installed Customer Self-Service portal with the **Retail Banking Portal** template, so the correct website is displayed to the user. The following steps will guide you through how to bind your website to the proper template and restart the portal for changes to apply.

We will first open the Portal to show the Customer Self-Service template currently bound. After the configuration steps in this task, you will see the new Retail Banking Portal user interface.

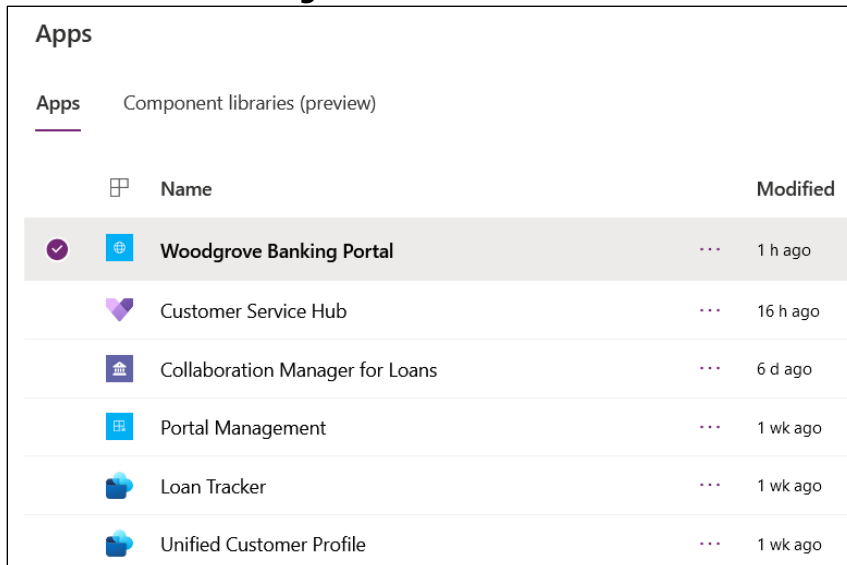
1. Using an In-Private or Incognito window, navigate to [Power Apps](#).
2. Select the correct environment from the upper right **Environment** drop down.



3. Select **Apps** on the left navigation bar.



4. Find the **Retail Banking Portal**, click **More Commands**, and then click **Settings**



5. Click **Administration**

Portal settings

×

Name \*

Woodgrove Banking Portal

Address \*

https://fsiiad100bankportal1104.powerappsp...

Language

English

Advanced options

🔑

Authentication settings

Configure authentication settings and manage identity providers for your portal.

Authentication settings

🔑

Administration

See additional details and perform advanced portal actions e.g. Update website address or provide a custom domain name. [Learn more](#)

Administration ↗

🔑

Site settings

Configure website settings. [Learn more](#)

Site settings ↗

Save

Cancel

6. Scroll down to **Update Portal Binding** and change the website record from Customer self-service to **Retail Banking Sample Portal**. Click **Update**.

Update Portal Binding

Select Website Record \*

Retail Banking Sample Portal

Change Portal State

Portal State \*

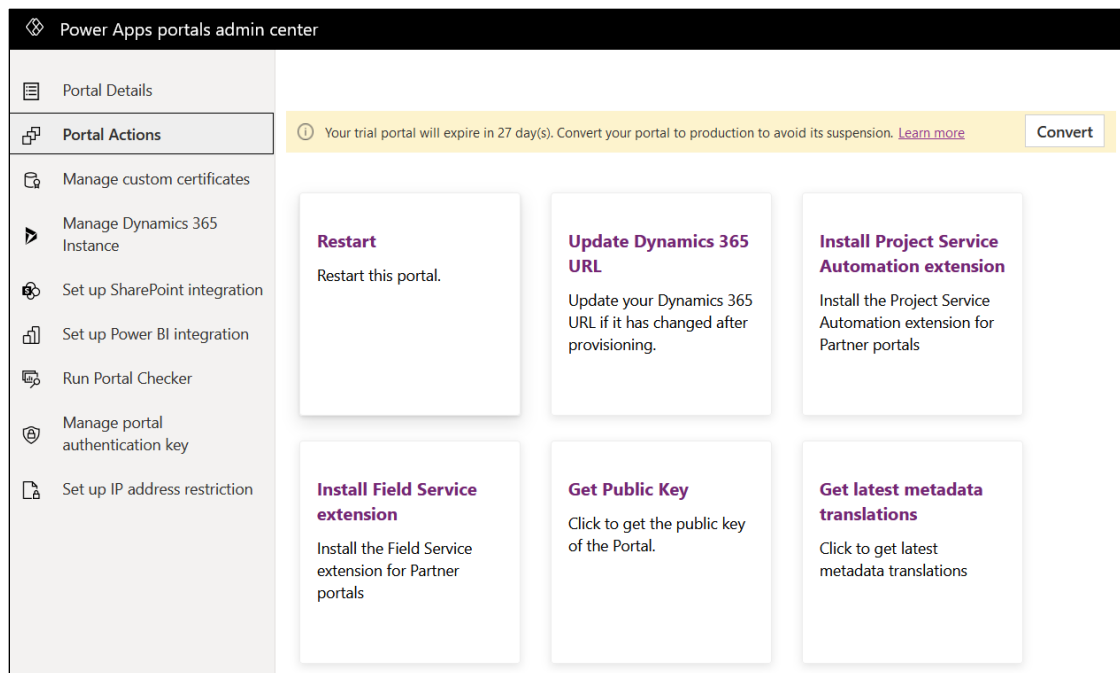
On

☐ Enable portal for early upgrade

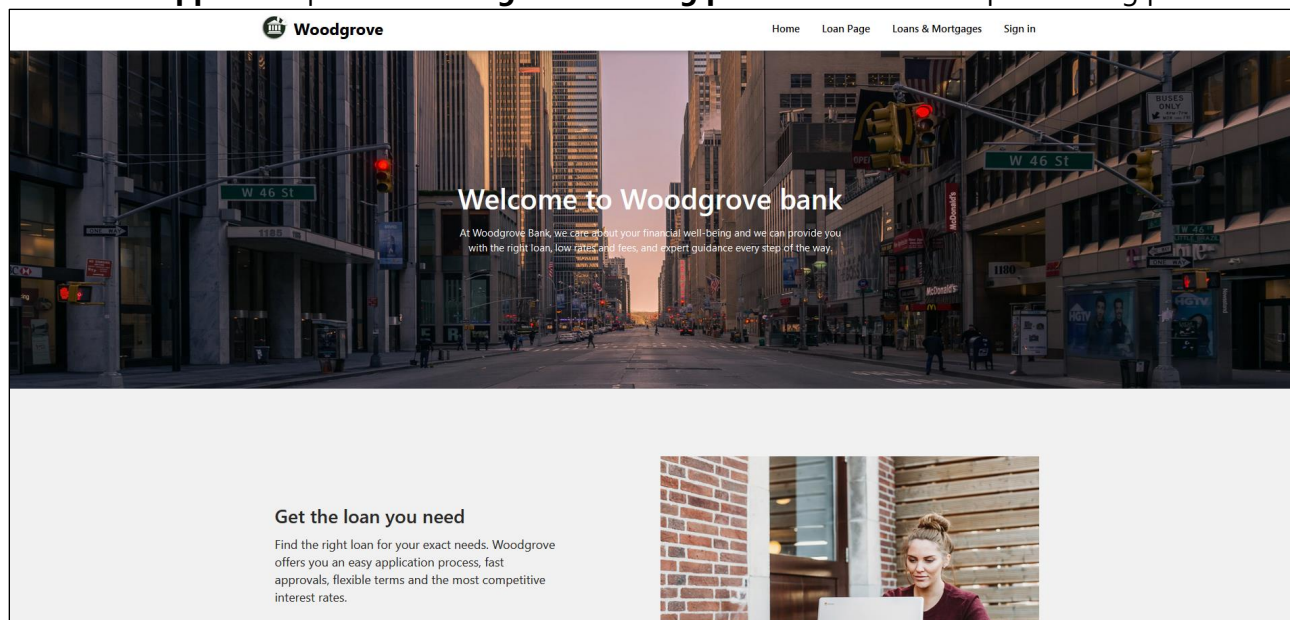
If you are a Global Administrator, click [here](#) to provide consent to your Dynamics 365 portals.

Update

7. Go to **Portal Actions** on the left menu and click **Restart** to restart the portal.



8. Go back to **Apps** and open the **Woodgrove Banking portal** to see the sample banking portal.



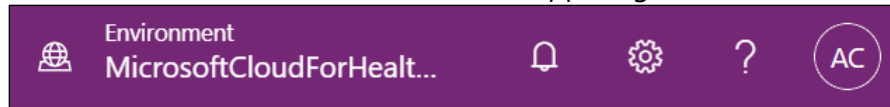
**Congratulations!** You have configured the Retail Banking Sample Portal in Microsoft Cloud for Financial Services.

## Task 2: Create a new customer

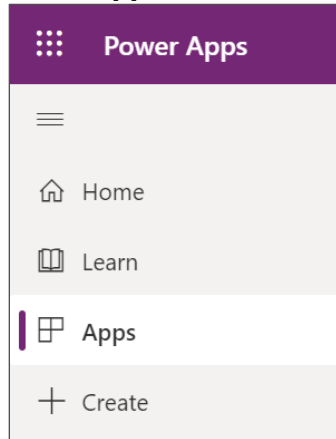
Now that you have configured the Retail Banking Sample Portal, we will create an invitation for one of the Contacts in the system so that we can access the portal as a customer.



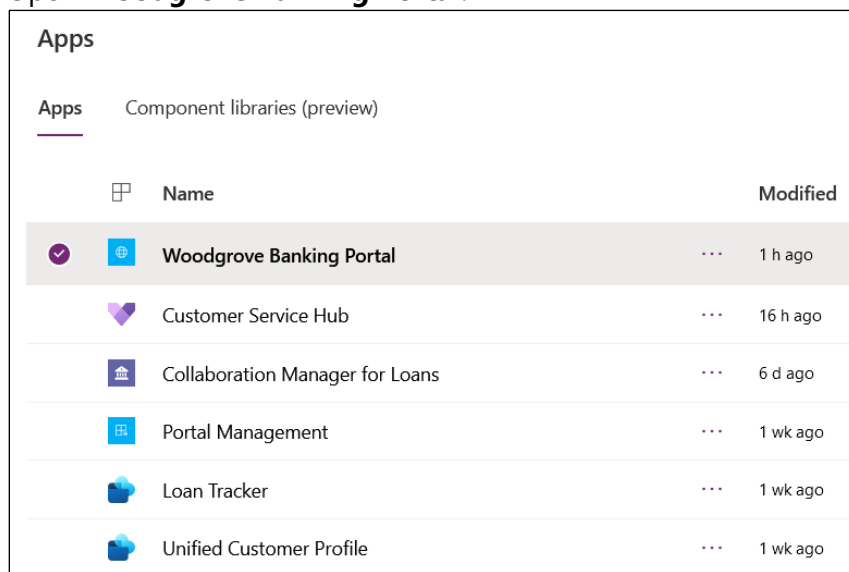
1. Using an In-Private or Incognito window, navigate to [Power Apps](#).
2. Select the correct environment from the upper right **Environment** drop down.



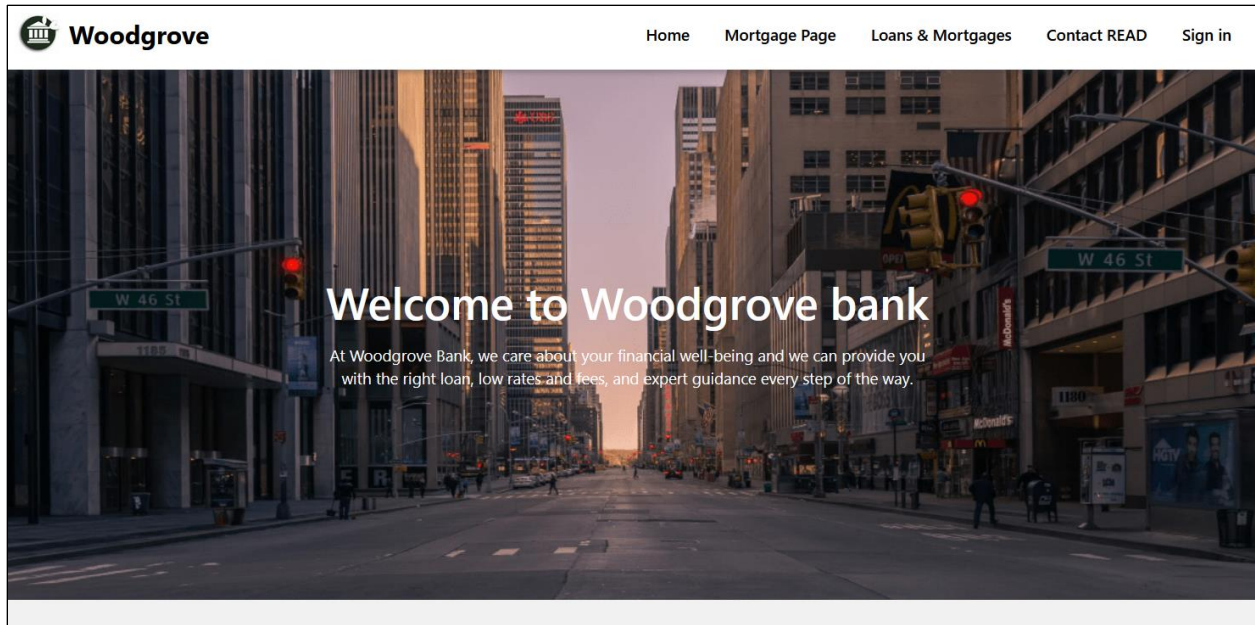
3. Select **Apps** on the left navigation bar.



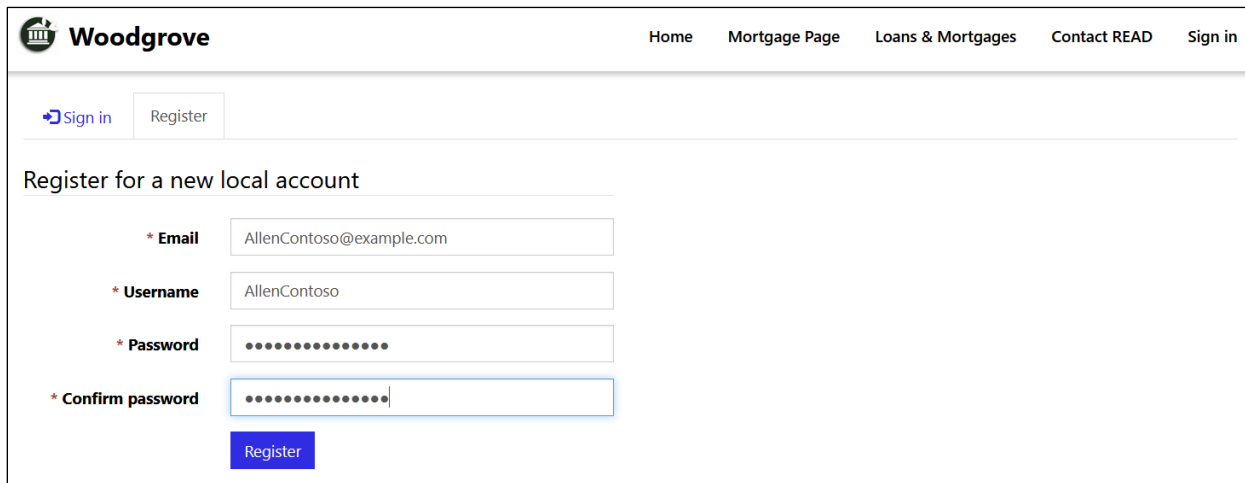
4. Open **Woodgrove Banking Portal**.



5. Click Sign in on the top right



6. Click **Register** and then fill in the following information and then click **Register**:
  - a. **Email**: AllenContoso@example.com
  - b. **Username**: AllenContoso
  - c. **Password**: AllenContoso123
  - d. **Confirm Password**: AllenContoso123

The image shows the registration form on the Woodgrove Bank website. At the top is the same navigation bar as in the previous image. Below the navigation bar are two buttons: "Sign in" and "Register". The "Register" button is highlighted. Below the buttons is the heading "Register for a new local account". Under this heading are four input fields, each with a red asterisk and a label: "Email" (containing AllenContoso@example.com), "Username" (containing AllenContoso), "Password" (containing a series of dots), and "Confirm password" (containing a series of dots). Below the input fields is a blue "Register" button.

7. Fill in the following information and then scroll down and click Update:
  - a. **First Name**: Allen
  - b. **Last Name**: Contoso

# Profile




Profile name

Personal Page

Profile

Onboarding Wizard

 Security

Change Password

## Your Information

**First Name \***

Allen

**Last Name \***

Contoso

**E-mail**

AllenContoso@example.com

**Business Phone**

Provide a telephone number

**Organization Name**

**Title**

**Nickname**

**Web Site**

**E-mail**

AllenContoso@example.com

**Business Phone**

Provide a telephone number

**Organization Name**

**Title**

**Nickname**

**Web Site**

**Public Profile Copy**

**Preferred Language**

Update

**Congratulations!** You have successfully created a customer profile in the Retail Banking Sample Portal.

## Exercise 2: Extend Loan Tracker

In this exercise, you will learn how to do the following:

1. Create a new Power Apps solution
2. Create a new Business Process Flow for tracking loans in Loan Tracker
3. Publish the Business Process Flow to Loan Tracker

The **business process flow (BPF)** presents the current application stage. This feature allows the loan manager to see the application's current stage in the process. The bank can choose to set as many stages as needed.

When the Loan Tracker application is installed, the business process flow contains four stages:

- Loan verification
- Loan Processing
- Underwriting
- Closure

In this exercise, you will extend the business process flow for loans to include a new **Quality Check** stage.

The screenshot displays the Microsoft Dynamics 365 interface for the Loan Tracker application. The top navigation bar shows the Dynamics 365 logo and a search bar. The main content area is divided into three sections:

- Left Panel:** A list of loan applications. The selected application is #770123, a Fixed-rate mortgage for Monica Thomson.
- Center Panel:** A detailed view of the selected loan application. It includes a progress bar at the top with stages: Loan application, Loan verification (highlighted), Loan processing, Underwriting, and Closure. Below the progress bar, there are sections for Loan information, Primary applicant, and Declared assets and liabilities.
- Right Panel:** A summary of the loan application progress, showing a progress bar and a table of application sections.

**Loan Information:**

- Loan application: #770123
- Fixed-rate mortgages
- Mortgage
- Principal amount: 12,000 USD
- Loan term: 24 Months
- Application date: May 5, 2021
- Interest rate: 4%

**Primary applicant:**

- Monica Thomson
- 56, Married
- Phone: 123-555-2345
- Email: monicath@gmail.com
- Know your customer: Approved
- Additional loan parties: Krystle Carrington (Co-signer)

**Declared assets and liabilities (in USD):**

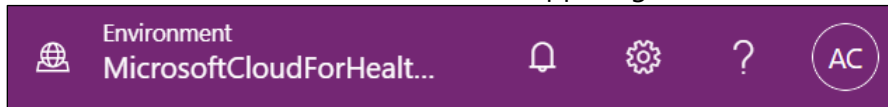
- Total assets - all parties: 113,090
- Monica's total assets: 3,200
- Total liabilities - all parties: 78,100
- Monica's total liabilities: 78,600

**Application section progress:**

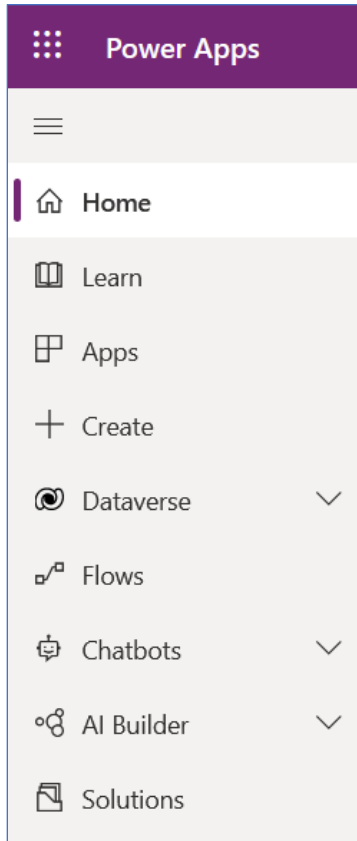
Application section	Verified complete
Loan information	0 of 1 Forms <a href="#">Open &gt;</a>
Parties' information	1 of 2 Parties <a href="#">Open &gt;</a>
Assets and liabilities	2 of 2 Parties <a href="#">Open &gt;</a>
Approved documents	9 of 13 Documents <a href="#">Open &gt;</a>

## Task 1: Create a new Power Apps solution

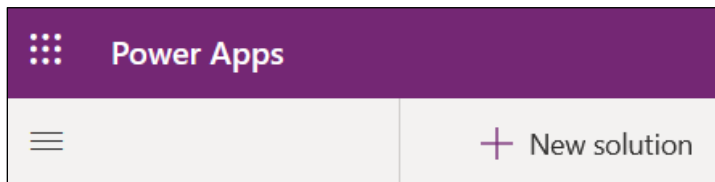
1. Using an In-Private or Incognito window, navigate to [Power Apps](#).
2. Select the correct environment from the upper right **Environment** drop down.



3. Select **Solutions** on the left navigation bar



4. Click **+ New solution**



5. Name the new solution **Woodgrove Banking**, select the **CDS Default Publisher** and click **Create**

New solution

×

Display name \*

Woodgrove Banking

Name \*

WoodgroveBanking

Publisher \*

CDS Default Publisher (Crf76c0) ▾

✎

+ New publisher

Version \*

1.0.0.0

More options ▾

Create

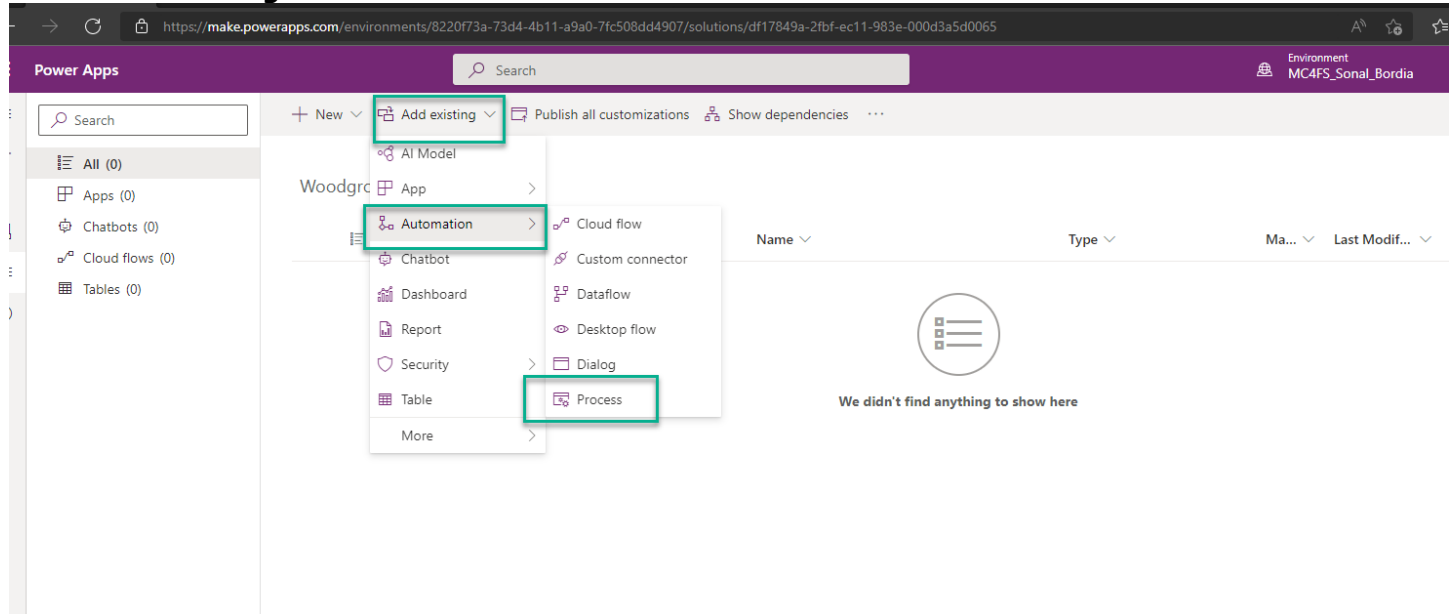
Cancel

## Task 2: Extend the Loan Application Business Process Flow

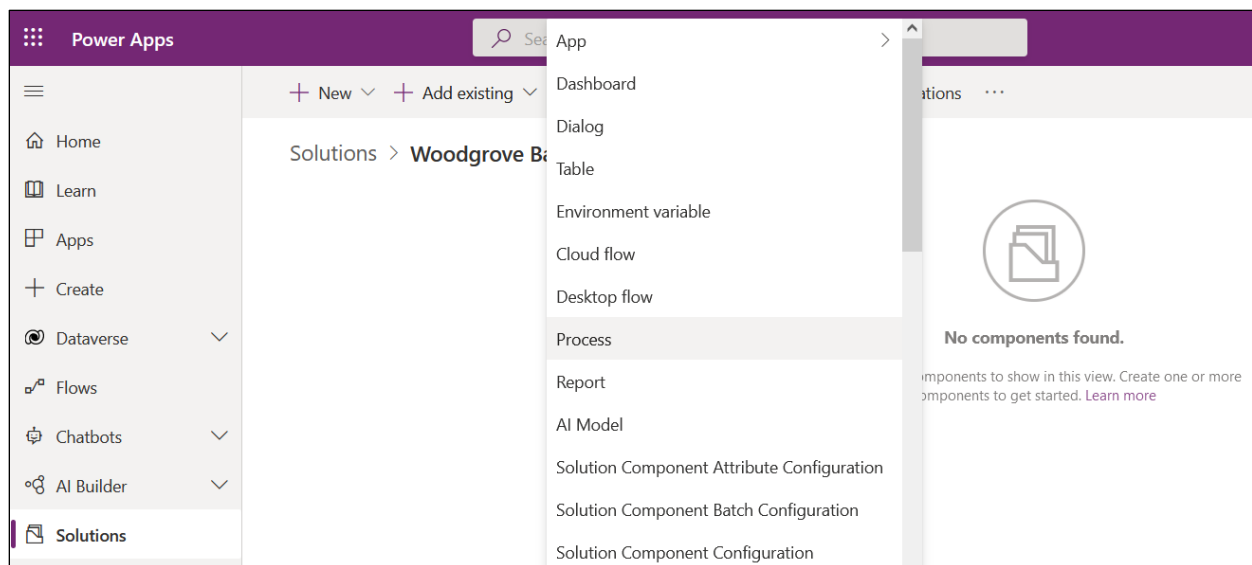
1. Click **Woodgrove Banking** to open the solution

Solutions		
Display name		Name
Woodgrove Banking	...	WoodgroveBanking

2. Click **+ Add existing** and then choose **Process**



OR you might see this menu



3. Search for **"BPF"** in search box, select **Loan application BPF**, and click **Add**

### Add existing processes

Select processes from other solutions or processes that aren't in solutions yet. Adding processes that aren't already in solutions will also add them to Dataverse.

1 process selected

Display name	Modified	Type (category)	Managed...	Owner	Status
<input checked="" type="checkbox"/> Loan application BPF	6 d ago	Process			
Loan Application BPF Placeholder Stage Dialog Workfl...	1 wk ago	Process			
Reset Loan Application BPF Stage Workflow	1 wk ago	Process			

#### 4. Open the **Loan application BPF**

Solutions > Woodgrove Banking

Display name	Name	Type
<input checked="" type="checkbox"/> Loan application BPF	... Loan application BPF	Process
Loan application BPF	... msfsi_loanapplicationbpf	Table

#### 5. Deactivate the BPF

Power Apps

Loan application BPF

Update

Validate

Save As

Deactivate

Order Process Flow

Add

Cut

Copy

Paste

Delete

Snapshot

Connector

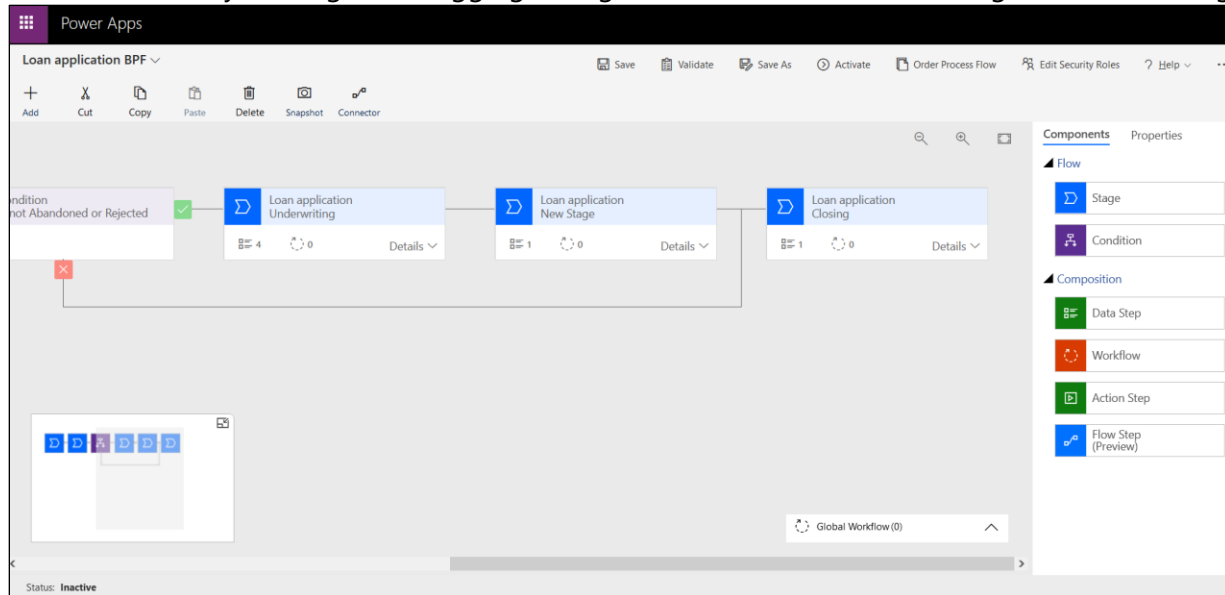
### Process Deactivate Confirmation

Do you want to deactivate the selected 1 Process? You can reactivate it later, if you wish.

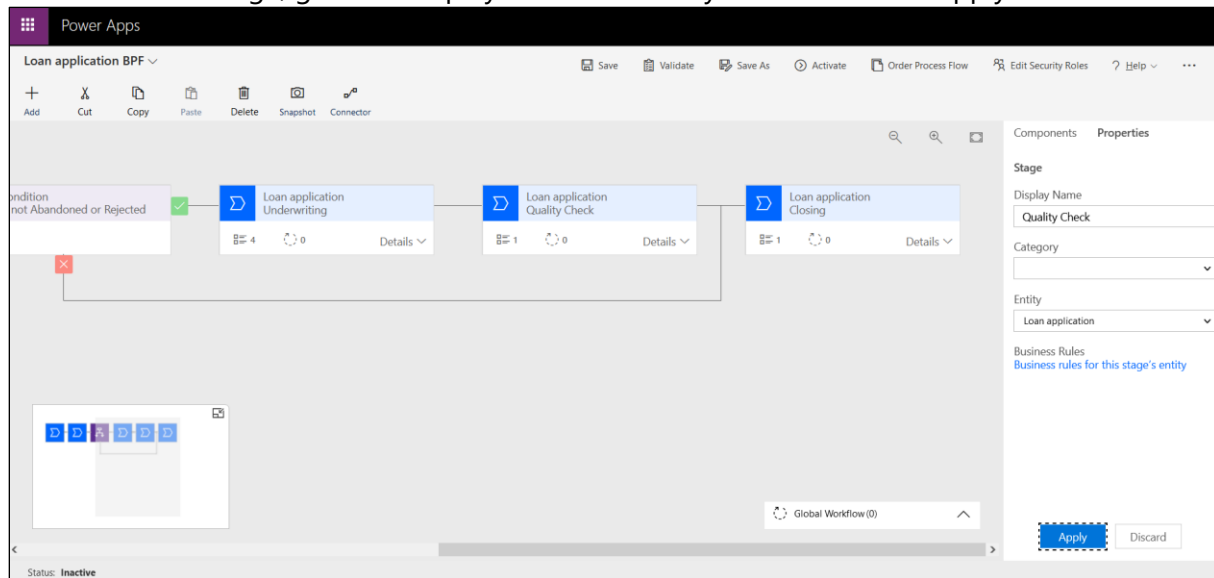
This action will attempt to deactivate the Process you have selected.



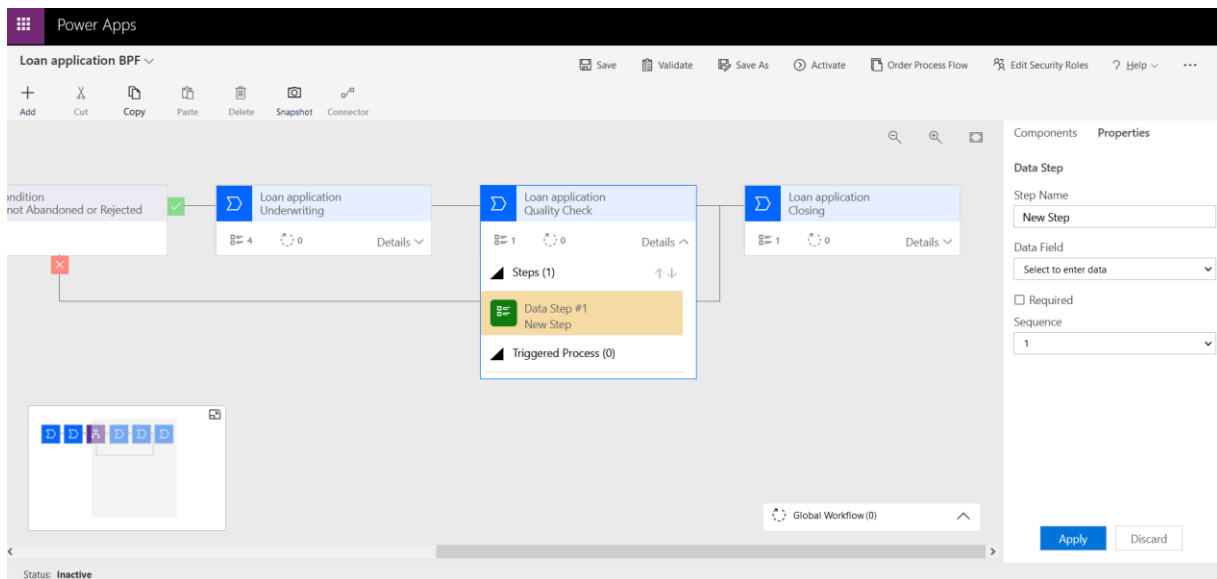
6. Extend the BPF by clicking and dragging a Stage in between the Underwriting and Closure stages



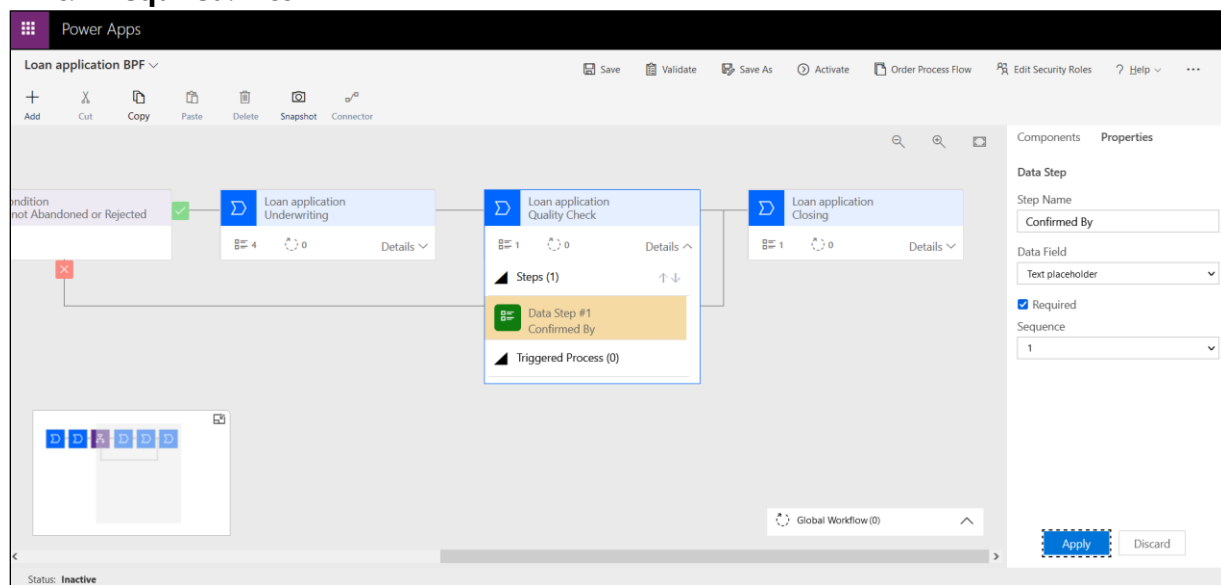
7. Select the New Stage, give it a Display Name of Quality Check and click Apply



8. Expand Steps under the new stage and select Data Step #1



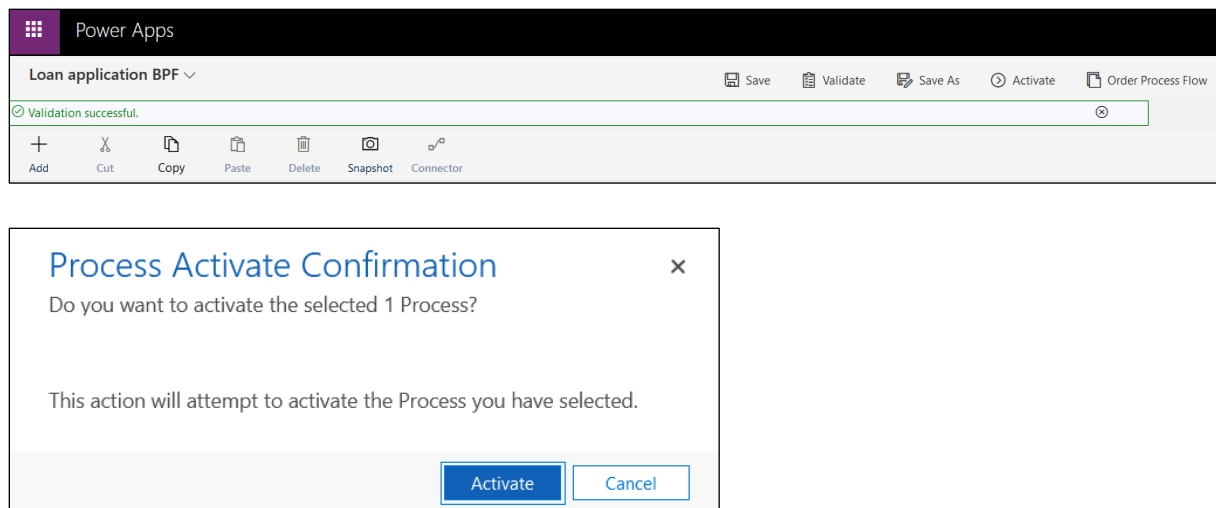
9. Enter the following information and click **Apply**:
  - a. **Step Name**: Confirmed By
  - b. **Data Field**: Text placeholder
  - c. **Required**: Yes



10. Click **Save** to save your changes



11. Click Activate to activate the BPF



**Congratulations!** You have extended the Loan application BPF by adding an additional stage for loan applications in Microsoft Cloud for Financial Services.

## Exercise 3: Embed Loan Tracker in Microsoft Teams

In this exercise, you will configure integration with Microsoft Teams for [BANK]. Microsoft Teams offers several features useful for banks and other financial institutions. By integrating Microsoft Cloud for Financial Services with Microsoft Teams, you can improve the collaboration between your staff and enhance customer service.

Additionally, your care team can use Microsoft Teams internally to do the following:

- Chat, call, post messages, and communicate as a team.
- Store and share files and documents to collaborate.
- Use Shifts to create, manage, and share schedules among your staff.

**(SKIP TASK 1 FOR THIS TRAINING. Microsoft Teams Integration is already enabled by global admin)**

### Task 1: Install and Set up Microsoft Teams Integration

By default, the Basic and Enhanced Microsoft Teams integration is disabled for customer engagement apps in Dynamics 365. In this Task, we will enable Microsoft Teams in Dynamics 365.

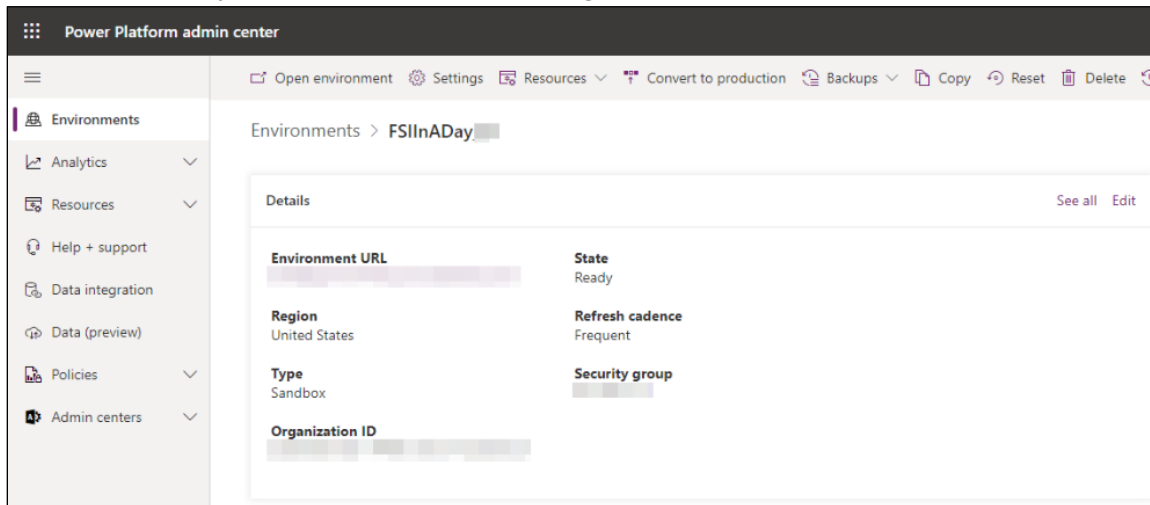
1. Go to <https://admin.powerplatform.microsoft.com/>.

2. Select your Microsoft Cloud for Healthcare environment from the list

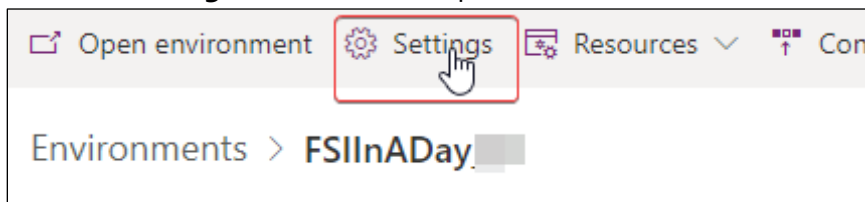
## Environments

Environment	Type
FSIInADay	Sandbox

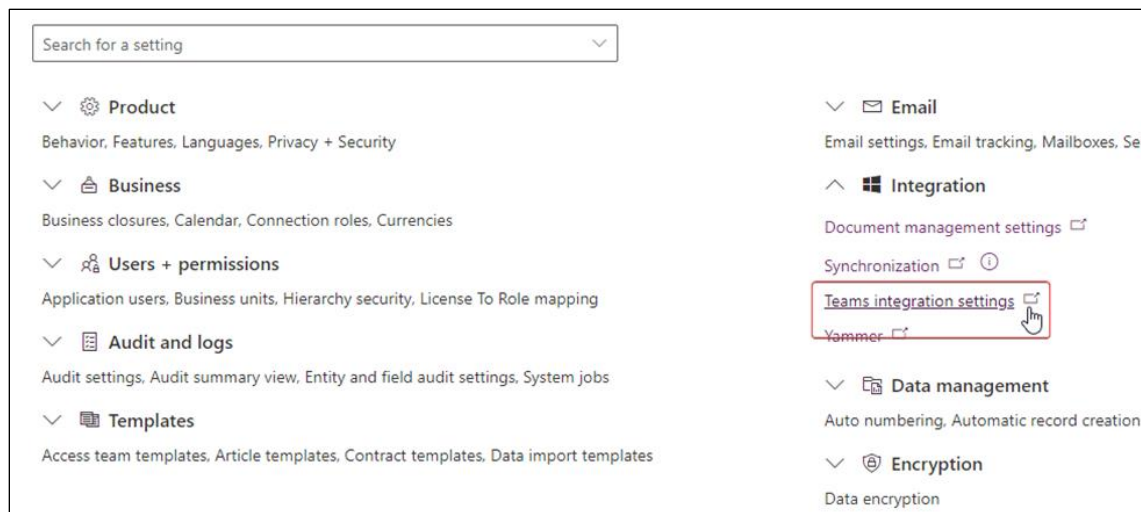
3. You will land on your environments detail page.



4. Click the **Settings** button on the top command bar.



5. Expand **Integration** and click **Teams integration settings**.



- On the **Microsoft Teams collaboration and chat** page, switch **Turn on the linking of Dynamics 365 records to Microsoft Teams channels** to **Yes**.

**SKIP THIS STEP FOR THE TRAINING AS IT IS ALREADY ENABLED**

**Microsoft Teams collaboration and chat**  
Seamlessly collaborate with Dynamics 365 team members.

Turn on the linking of Dynamics 365 records to Microsoft Teams channels  
Allows pinning of records and views in the Dynamics 365 model-driven app to Teams channels as well as integration of Dynamics 365 and Teams documents. [Learn more](#)

Turn on Enhanced Microsoft Teams Integration  
Allows pinning of records and views to a Teams channel directly from Dynamics 365 and suggests members to be added. Requires tenant admin permissions. [Learn more](#)

Turn on Confidential Labels  
Create private Teams and add sensitivity/confidentiality labels in the Enhanced Microsoft Teams Integration.

Turn on Microsoft Teams chats inside Dynamics 365 (preview)  
Engage in Teams chats with coworkers right from Dynamics 365. Requires tenant admin permissions. [Learn more](#). This feature is in preview and subject to [preview terms](#).

Use record title as the default chat name for linked chats  
Use record title as the default chat name for Teams chats created in Dynamics 365 and linked to Dynamics 365 records. When this is turned off, linked chats will use the participants' names as the default chat name.

Save

7. Click the **Save** button at the bottom left.

**Microsoft Teams collaboration and chat**  
Seamlessly collaborate with Dynamics 365 team members.

Turn on the linking of Dynamics 365 records to Microsoft Teams channels  
Allows pinning of records and views in the Dynamics 365 model-driven app to Teams channels as well as integration of Dynamics 365 and Teams documents. [Learn more](#) ☒ Yes

Turn on Enhanced Microsoft Teams Integration  
Allows pinning of records and views to a Teams channel directly from Dynamics 365 and suggests members to be added. Requires tenant admin permissions. [Learn more](#) ☐ No

Turn on Confidential Labels  
Create private Teams and add sensitivity/confidentiality labels in the Enhanced Microsoft Teams Integration. ☐ No

Turn on Microsoft Teams chats inside Dynamics 365 (preview)  
Engage in Teams chats with coworkers right from Dynamics 365. Requires tenant admin permissions. [Learn more](#). This feature is in preview and subject to [preview terms](#). ☐ No

Use record title as the default chat name for linked chats  
Use record title as the default chat name for Teams chats created in Dynamics 365 and linked to Dynamics 365 records. When this is turned off, linked chats will use the participants' names as the default chat name. ☐ No

**Save**

8. After the page finishes saving, switch **Turn on Enhanced Microsoft Teams Integration** to **Yes**.  
**SKIP THIS STEP FOR THE TRAINING AS IT IS ALREADY ENABLED**

**Microsoft Teams collaboration and chat**  
Seamlessly collaborate with Dynamics 365 team members.

Turn on the linking of Dynamics 365 records to Microsoft Teams channels  
Allows pinning of records and views in the Dynamics 365 model-driven app to Teams channels as well as integration of Dynamics 365 and Teams documents. [Learn more](#) ☒ Yes

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Allows pinning of records and views to a Teams channel directly from Dynamics 365 and suggests members to be added. Requires tenant admin permissions. [Learn more](#) ☒ Yes

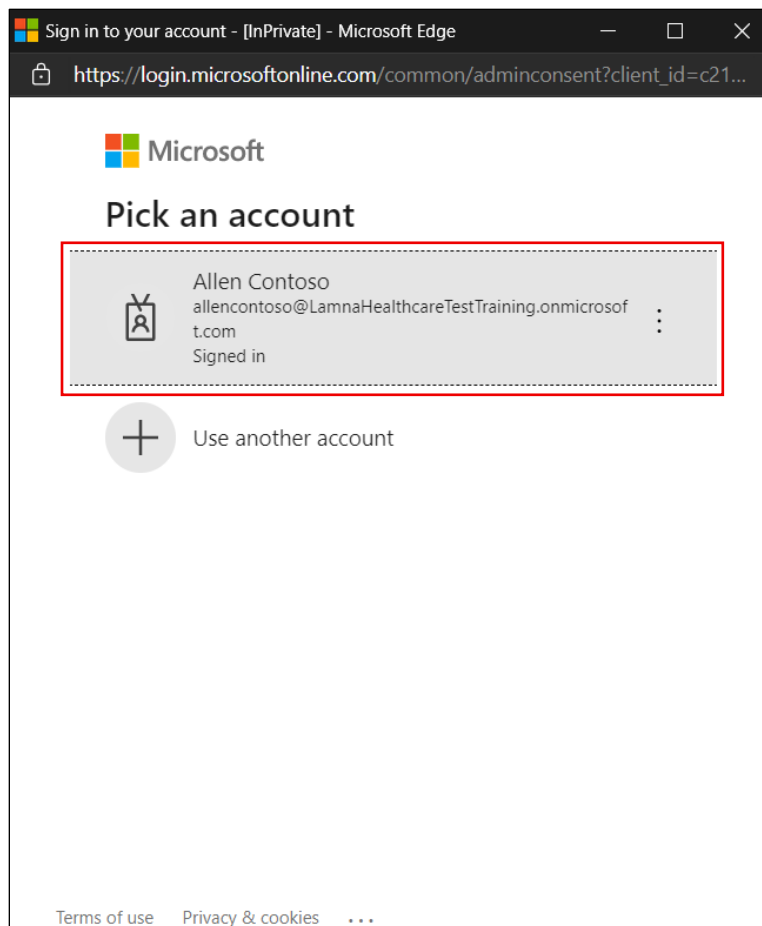
Turn on Confidential Labels  
Create private Teams and add sensitivity/confidentiality labels in the Enhanced Microsoft Teams Integration. ☐ No

Turn on Microsoft Teams chats inside Dynamics 365 (preview)  
Engage in Teams chats with coworkers right from Dynamics 365. Requires tenant admin permissions. [Learn more](#). This feature is in preview and subject to [preview terms](#). ☐ No

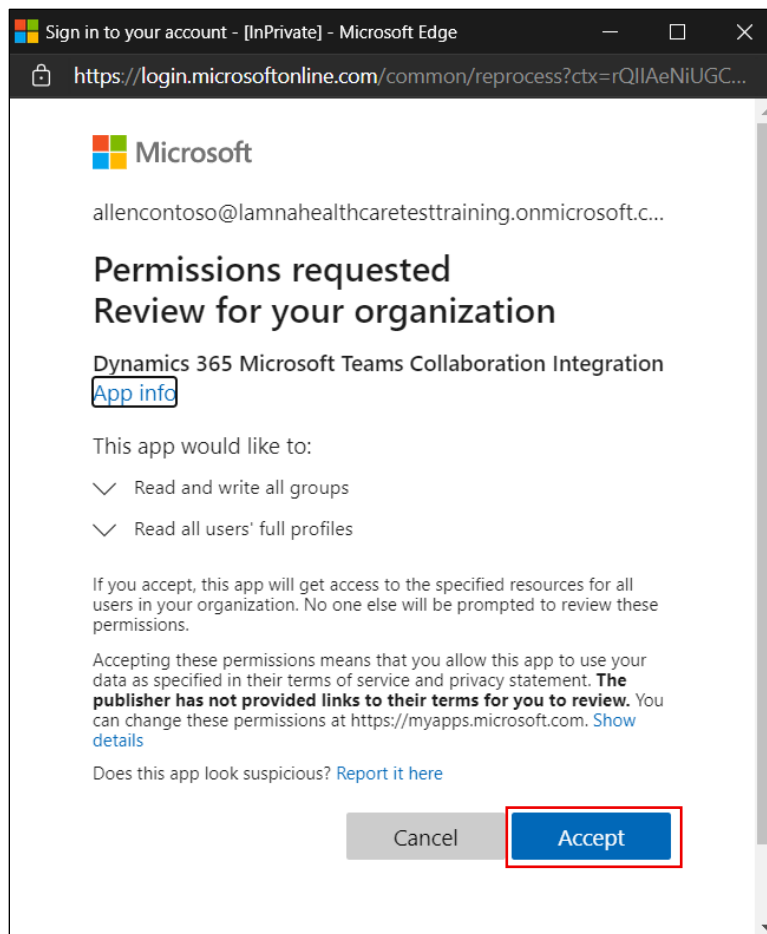
Use record title as the default chat name for linked chats  
Use record title as the default chat name for Teams chats created in Dynamics 365 and linked to Dynamics 365 records. When this is turned off, linked chats will use the participants' names as the default chat name. ☐ No

Save

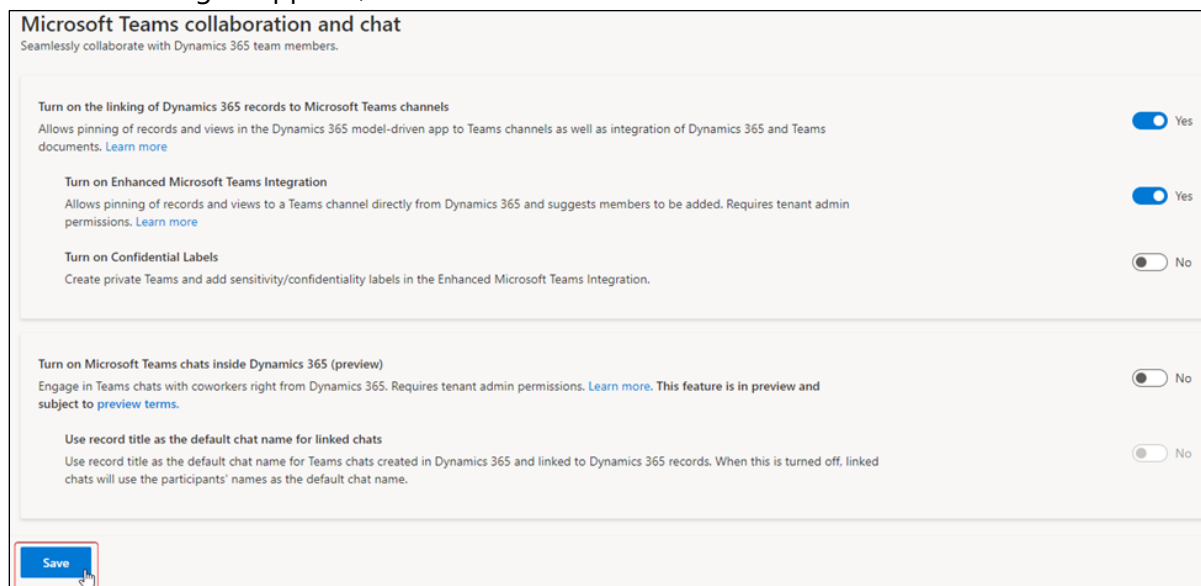
9. Another pop-up window will open to grant permissions. Select the user you are signed in as currently.



10. Click **Accept** for requested permissions. It may take several minutes to configure. Ensure you do not have pop ups blocked that may interfere with the communication. If so, turn off blockers for this website, cancel and try connecting again.



11. Once the dialog disappears, Click the **Save** button at the bottom left.



12. You will now see that both Microsoft Teams Integration settings are set to Yes. Click **OK**.



## Microsoft Teams collaboration and chat

Seamlessly collaborate with Dynamics 365 team members.

### Turn on the linking of Dynamics 365 records to Microsoft Teams channels

Allows pinning of records and views in the Dynamics 365 model-driven app to Teams channels as well as integration of Dynamics 365 and Teams documents. [Learn more](#)

☒ Yes

### Turn on Enhanced Microsoft Teams Integration

Allows pinning of records and views to a Teams channel directly from Dynamics 365 and suggests members to be added. Requires tenant admin permissions. [Learn more](#)

☒ Yes

### Turn on Confidential Labels

Create private Teams and add sensitivity/confidentiality labels in the Enhanced Microsoft Teams Integration.

☐ No

### Turn on Microsoft Teams chats inside Dynamics 365 (preview)

Engage in Teams chats with coworkers right from Dynamics 365. Requires tenant admin permissions. [Learn more](#). This feature is in preview and subject to [preview terms](#).

☐ No

### Use record title as the default chat name for linked chats

Use record title as the default chat name for Teams chats created in Dynamics 365 and linked to Dynamics 365 records. When this is turned off, linked chats will use the participants' names as the default chat name.

☐ No

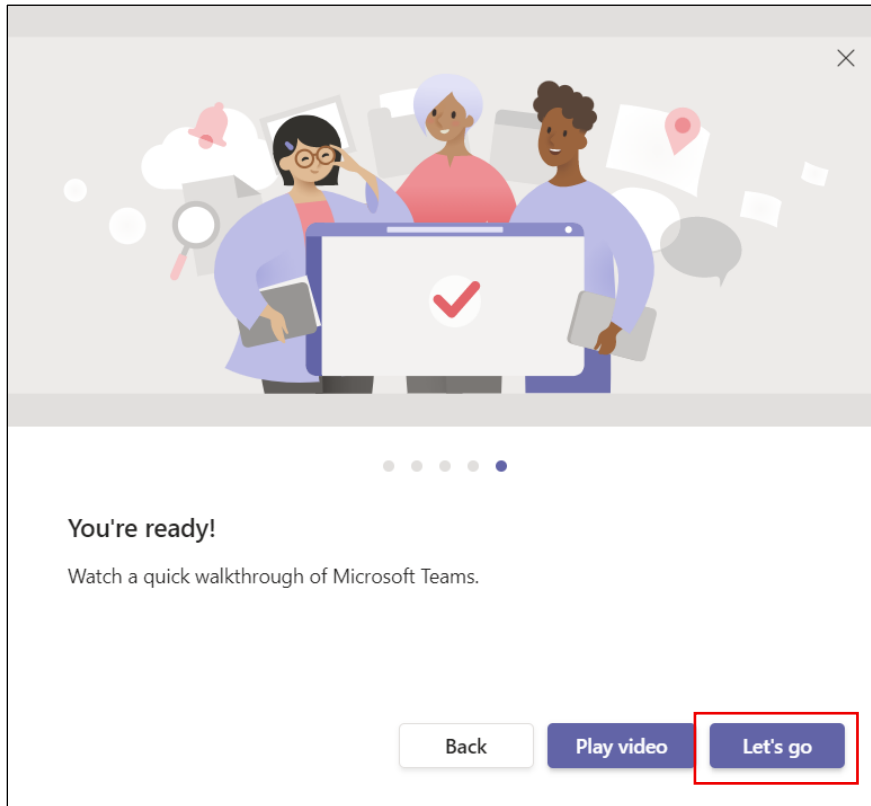
**Congratulations!** You have enabled Microsoft Teams integration for Dynamics 365.

## Task 2: Embed Loan Tracker App in Microsoft Teams

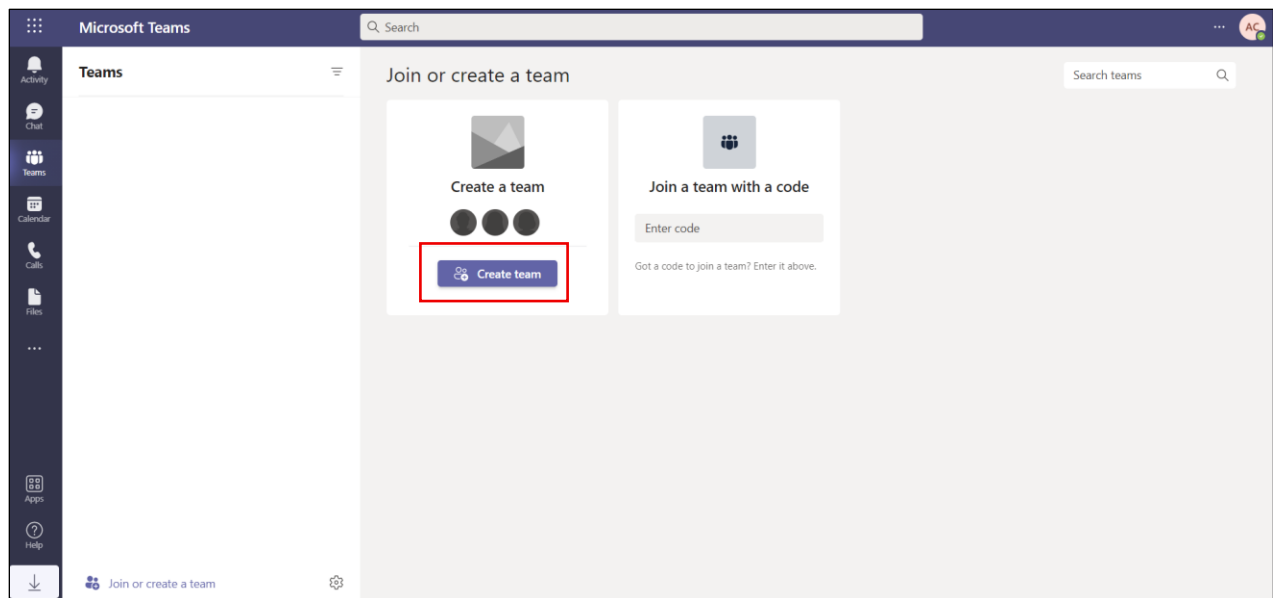
In this task, you will customize the Microsoft Teams experience for a practitioner by embedding the Loan Tracker app to the Teams channel in your environment\*.

\*We will be utilizing the Microsoft Teams web experience for this task.

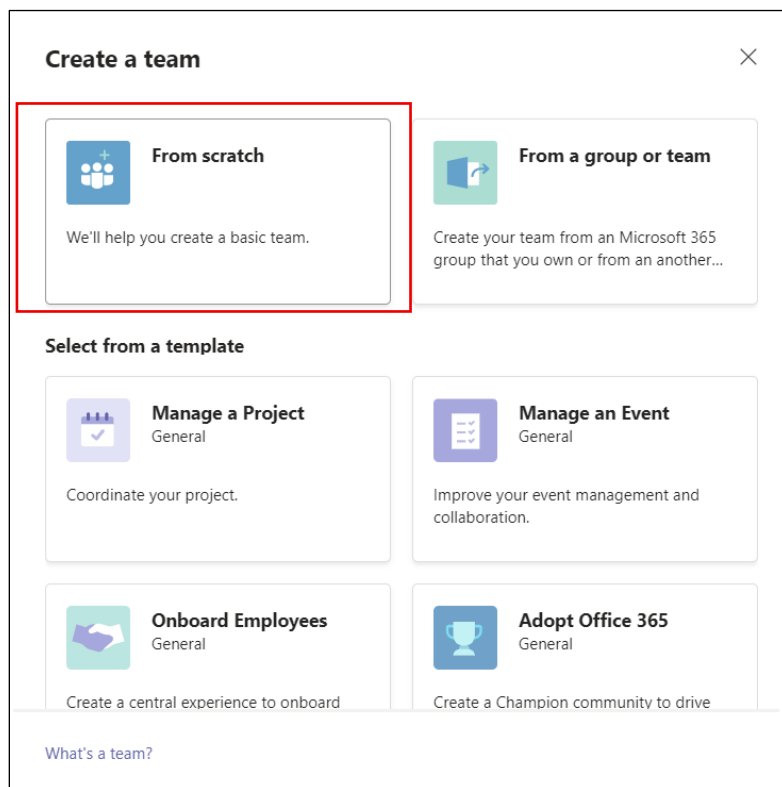
1. While logged in to your Microsoft 365 tenant, open a new tab and go to [teams.microsoft.com](https://teams.microsoft.com).
2. Click **Next** through the prompts, and then click **Let's Go**.



3. Select Teams on the left navigation bar and then click **Create Team**.




4. Click **From scratch**.




5. Click Public.


### What kind of team will this be?



**Private**  
People need permission to join



**Public**  
Anyone in your org can join



**Org-wide**  
Everyone in your organization automatically joins

[< Back](#)

6. Call the Team “**Woodgrove Bank**” and click Create.

### Some quick details about your public team

Team name

Woodgrove Bank

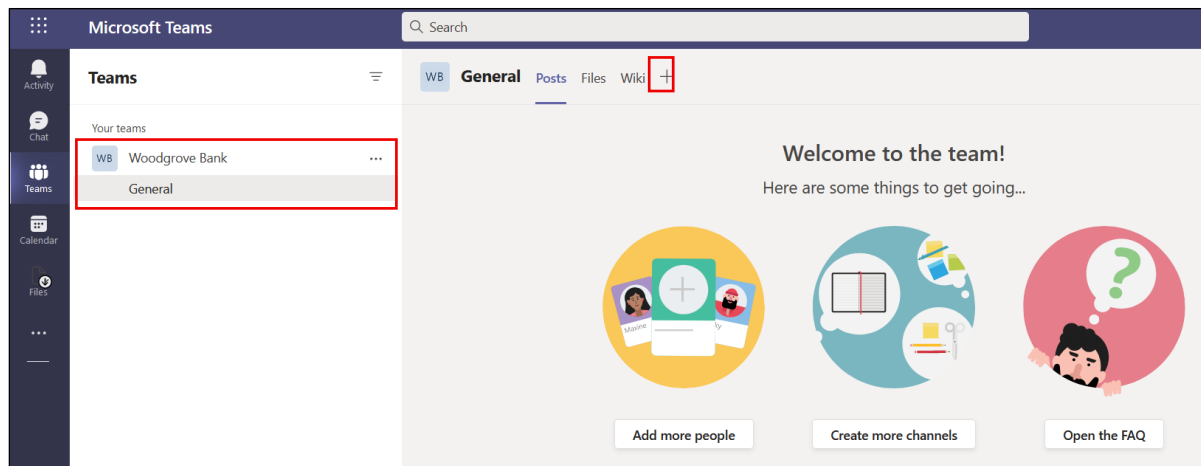
Description

Let people know what this team is all about

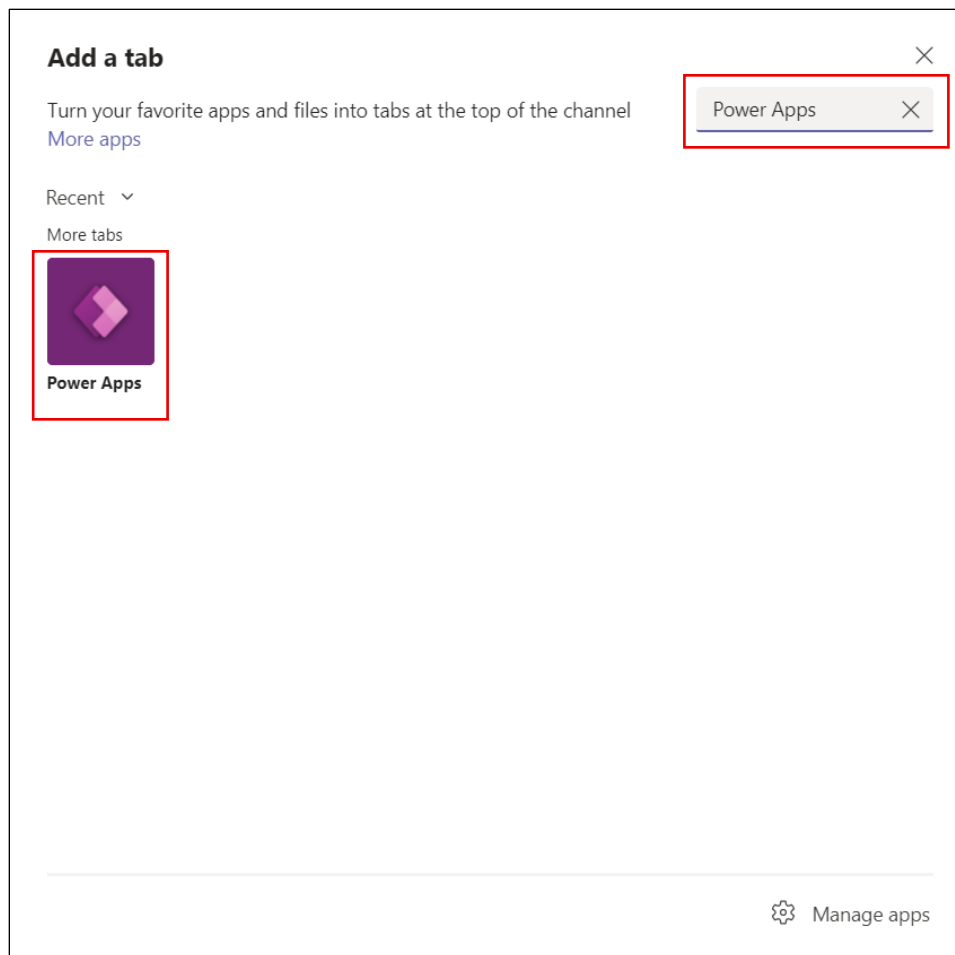
< Back

Create

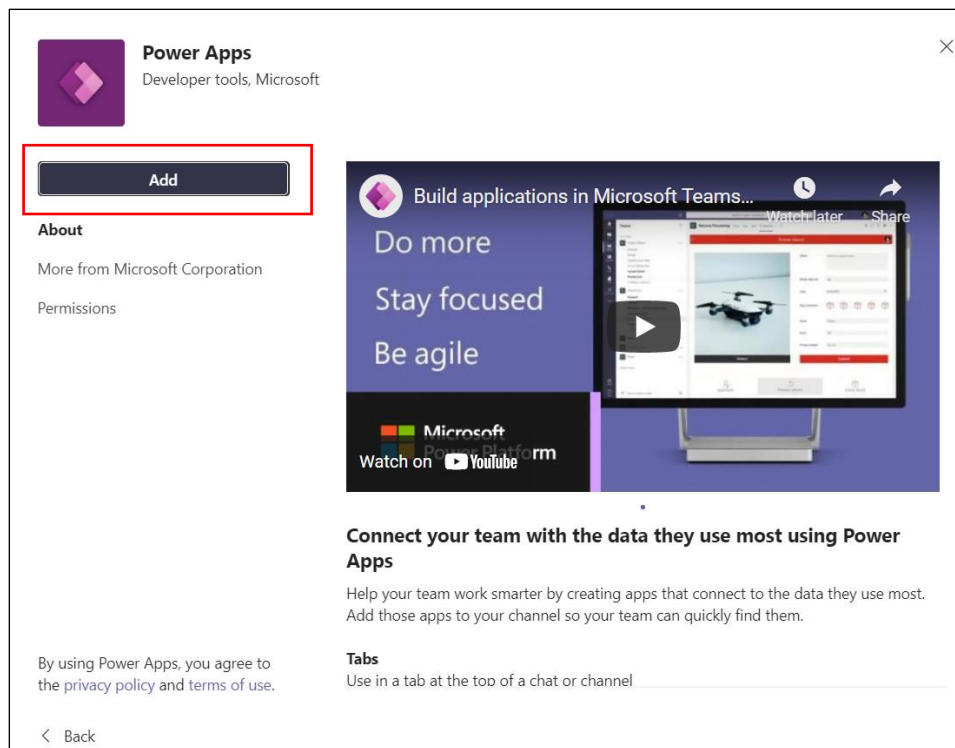
7. Once the Team is created and the **General** channel selected, click the **+** button to add a tab



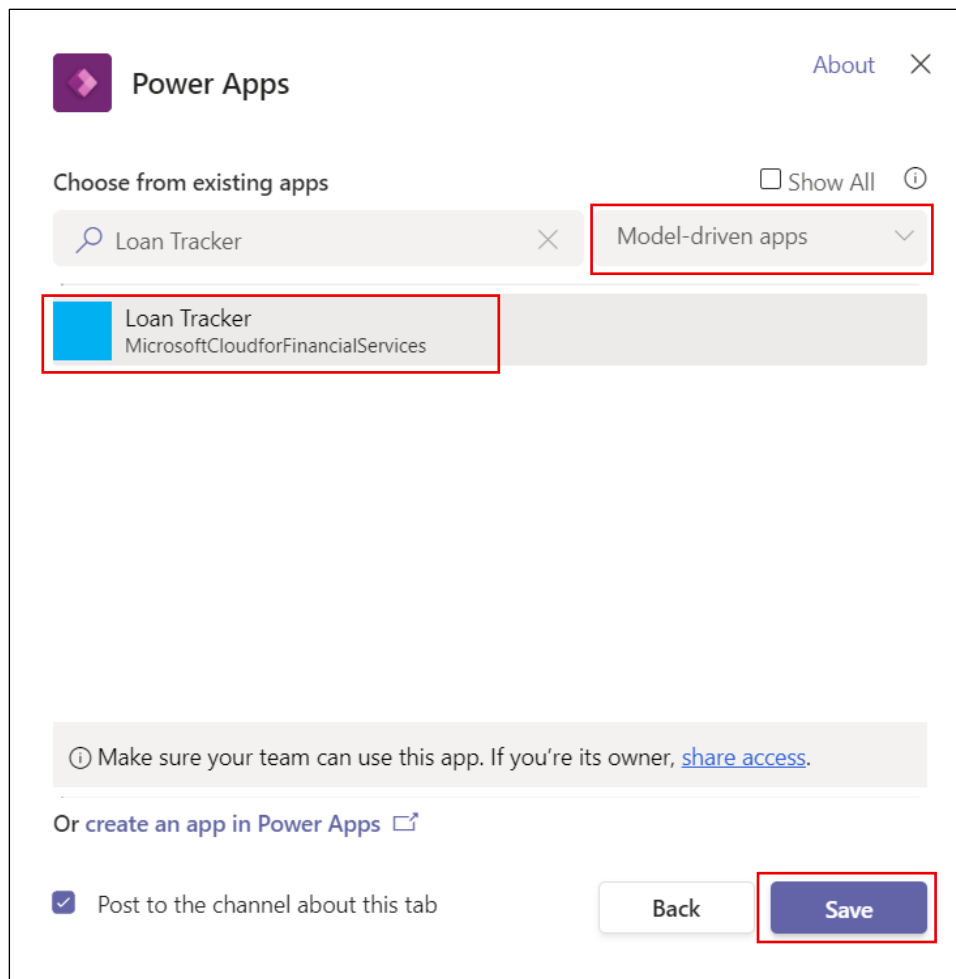
8. Search for "Power Apps" and select **Power Apps**



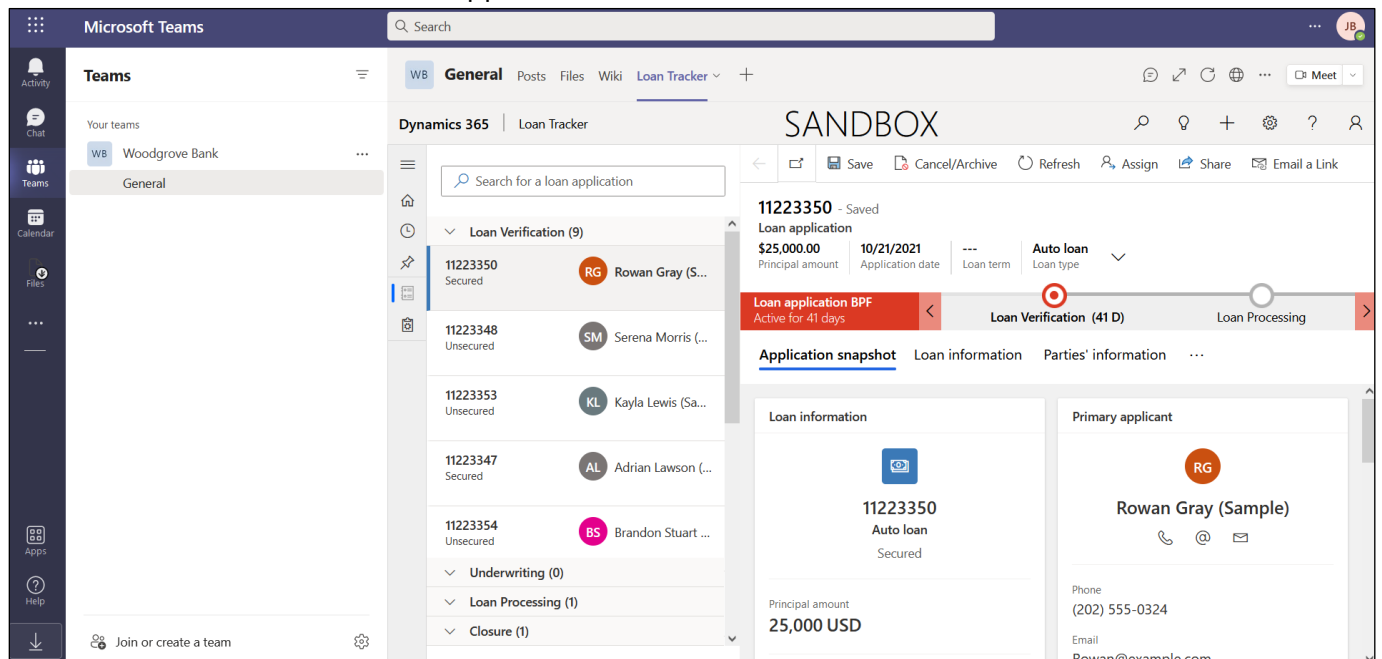
9. Click **Add**



10. Select **Model-driven apps** from the dropdown menu, then search for and select **Loan Tracker** and click **Save**.



11. You will now see the Loan Tracker app embedded in Microsoft Teams





**Congratulations!** You have embedded the Loan Tracker app in Microsoft Teams.

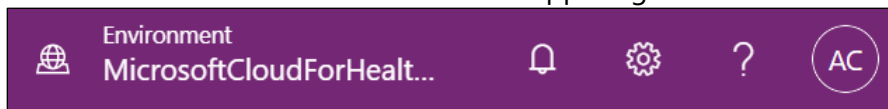
## Exercise 4: Submit and approve a loan

In this exercise, you will learn how to do the following:

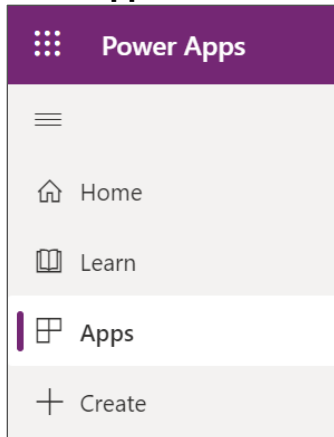
1. Log into the Retail Banking portal as a customer and submit a loan request
2. Log into Loan Tracker in Microsoft Teams as a Loan Representative and approve the loan

### Task 1: Log into the Retail Banking portal as a customer and submit a loan request

1. Using an In-Private or Incognito window, navigate to [Power Apps](#).
2. Select the correct environment from the upper right **Environment** drop down.

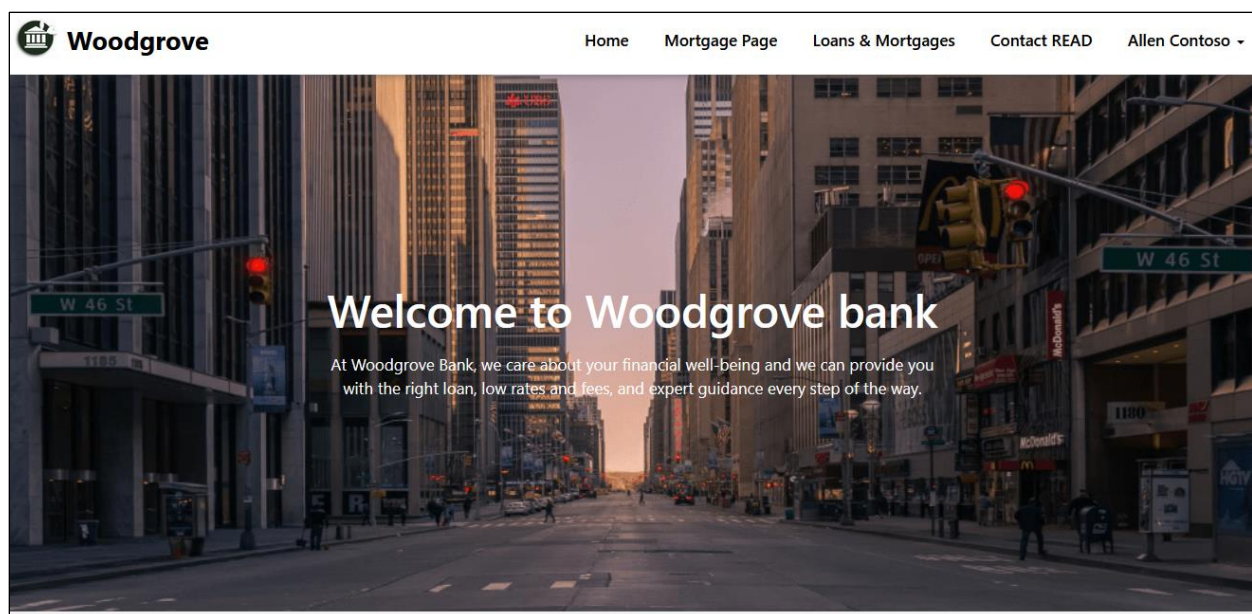


3. Select **Apps** on the left navigation bar.

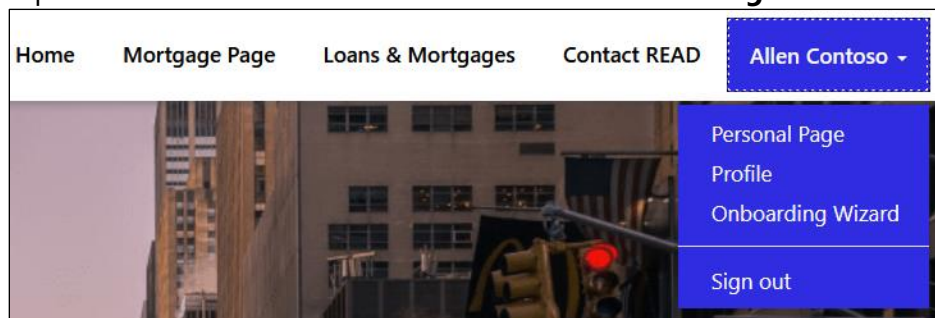


4. Open the Woodgrove Banking Portal and sign in as Allen Contoso

Apps		
Apps    Component libraries (preview)		
	Name	Modified
✓	Woodgrove Banking Portal	... 1 h ago
♥	Customer Service Hub	... 16 h ago
🏠	Collaboration Manager for Loans	... 6 d ago
🏢	Portal Management	... 1 wk ago
🔍	Loan Tracker	... 1 wk ago
👤	Unified Customer Profile	... 1 wk ago




- Expand Allen Contoso's information and click **Onboarding Wizard** to initiate a mortgage loan request.



- Under Mortgage Details, fill out the following information and click **Next**:
  - Mortgage Purpose:** Home purchase

- b. **Loan Term:** 360
- c. **Mortgage amount required (USD):** 500,000
- d. **Down payments (USD):** 80,000


**Woodgrove**

[Home](#)
[Mortgage Page](#)
[Loans & Mortgages](#)
[Contact READ](#)
[Allen Contoso ▾](#)

## Your mortgage loan request

To evaluate your mortgage loan request accurately, we need some information about you and your financing needs.

- Mortgage details**
- Your details
- Co-applicants
- Documents
- Summary

### Tell us about the mortgage you need

<b>Mortgage purpose *</b> Home purchase ▾	<b>Mortgage amount required (USD) *</b> 500000 ▾
<b>Loan term *</b> 360 ▾	<b>Down payment (USD)</b> 80000 ▾


Next
Cancel

7. Under Your details, fill out the following information and click **Next**:
- a. **Title:** Mr.
  - b. **First Name:** Allen
  - c. **Last Name:** Contoso
  - d. **Date of Birth:** 10/01/1980
  - e. **National Number:** 555-55-5555

## Tell us about yourself

### Personal details

**Title**  
Mr. ▾

**Date of Birth \***  
10/01/1980 

**First Name \***  
Allen

**National ID \***  
555-55-5555

**Middle Name**

**Marital Status**  
Select marital status ▾

**Last Name \***  
Contoso

- f. **Phone number:** (859) 555-0274
- g. **Street address 1:** 123 Main Street
- h. **Email Address:** AllenContoso@example.com
- i. **City:** Redmond
- j. **State:** WA
- k. **Country/Region:** USA
- l. **Zip/Postal Code:** 98072

Contact information	
Phone number *	City *
859 555 0274	Redmond
Email address *	State *
AllenContoso@example.com	WA
Address 1 *	Country/Region *
123 Main Street	USA
Address 2	ZIP/Postal code *
	98072

- m. **Employment's status:** Full time
- n. **Job Title:** Owner
- o. **Employer's name:** Contoso Industries
- p. **When did you begin working there?:** 01/01/2021
- q. **I'm currently working there:** Yes
- r. **Credit score:** 800
- s. **How many loans have you taken in the last 90 days:** 0

## Tell us about your financial status

### Your employment history

Employment status \*

Full time



Job title \*

Owner

Employer's name \*

Contoso Industries

When did you begin working there? \*

01/01/2021



When did you stop working there?

MM/YYYY



I'm currently working there

+ Add another employer

Credit score

800



How many loans have you taken in the last 90

0



- t. **Asset type:** Savings account
- u. **Balance or value (USD):** 250000
- v. **Asset description:** Savings

**Your assets**

Asset type *	Balance or value (USD) *
Savings account	250000

**Asset description**

Savings

 Remove

 Add another asset

**Your liabilities**

 Add liability

Back Next Cancel

8. Select **Sole borrower** and then click **Next**

☒ Mortgage details

☒ Your details

☐ Co-applicants

☐ Summary

**Are you the sole borrower or are you applying with others?**

☒ Sole borrower ☐ With other applicant/s


Back Next Cancel


9. Scroll down to the bottom of the page, **check** the certification check box and click **Submit application**

☒ I certify that the information I've provided is true to the best of my knowledge

Back Submit application Cancel

10. Click **Go to my personal page** to see the loan application status


 **Woodgrove** Home Loan Page Loans & Mortgages Amber Rodriguez (Sample) ▾



**Your application is on its way!**

One of our bankers will review it shortly, and we'll contact you within two days to talk about next steps. You can also track your application's progress on your personal page.

Go to my personal page


**Woodgrove**

[Home](#)
[Mortgage Page](#)
[Loans & Mortgages](#)
[Contact READ](#)
[Allen Contoso](#)

## Hi Allen, welcome to your personal page.

### Your personal details

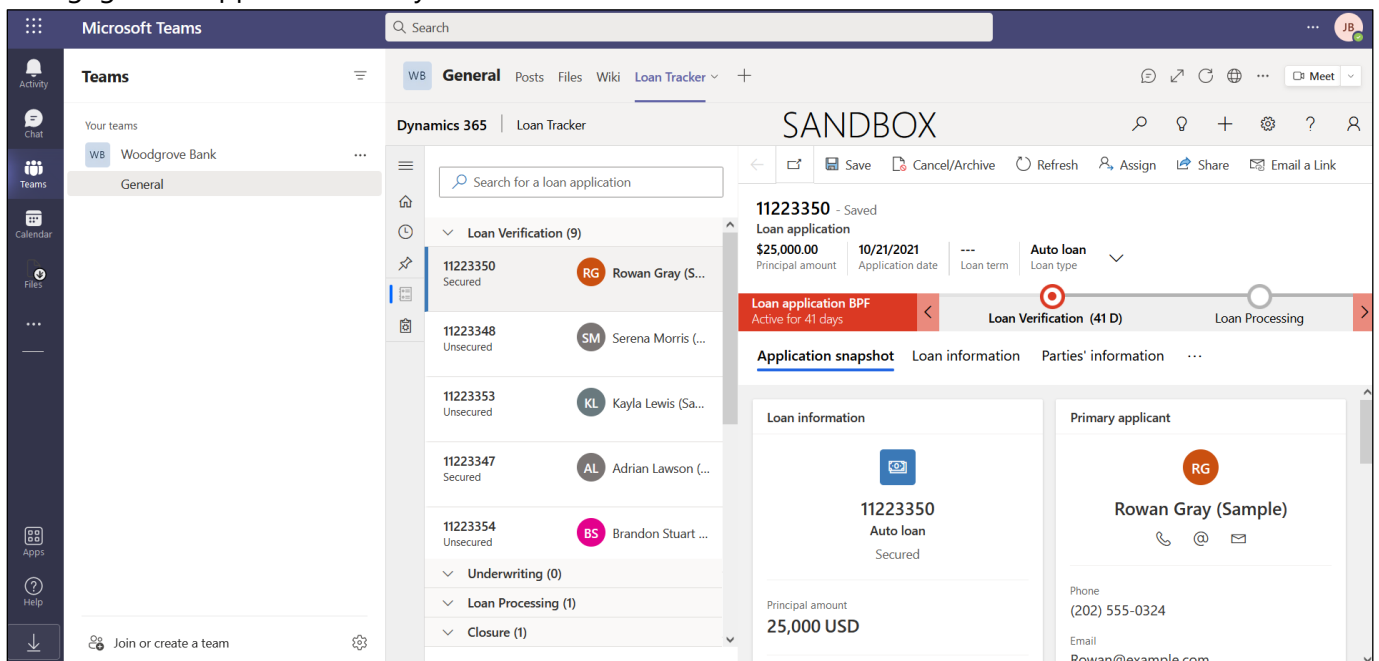
<b>Full name</b> Allen Contoso	<b>National ID</b> N/A	<b>Phone number</b> N/A
<b>Email address</b> AllenContoso@example.com	<b>Home address</b> N/A	

### Your loan applications

Mortgage purpose	Loan number	Status	Date
Home purchase	78315778	In Review	11/09/2021 18:13:37

## Task 2: Log into Loan Tracker in Microsoft Teams as a Loan Representative and approve the loan

- While logged in to your Microsoft 365 tenant, open a new tab and go to [teams.microsoft.com](https://teams.microsoft.com).
- Navigate to the Teams channel you created, go to Loan Tracker and search for the Allen Contoso mortgage loan application that you created



The screenshot displays the Microsoft Teams interface with the 'Loan Tracker' application open. The sidebar on the left shows navigation options: Activity, Chat, Teams, Calendar, Files, Apps, and Help. The main content area is divided into two sections. The top section, titled 'Dynamics 365 | Loan Tracker', features a search bar and a list of loan applications. The bottom section, titled 'SANDBOX', provides a detailed view of a specific loan application (11223350). This view includes a 'Loan application BPF' (Business Process Flow) diagram with stages: 'Loan Verification (41 D)' and 'Loan Processing'. The 'Loan information' section shows the loan details: '11223350', 'Auto loan', 'Secured', 'Principal amount: 25,000 USD'. The 'Primary applicant' section shows the applicant's name, 'Rowan Gray (Sample)', and contact information: 'Phone: (202) 555-0324' and 'Email: Rowan@example.com'.

- Click through the steps and fill in the fields in the Loan Application BPF to advance the Loan application to a new stage.

78315778 - Saved  
Loan application

\$500,000.00  
Principal amount

11/10/2021  
Application date

360  
Loan term (months)

Fixed-rate mortgage  
Loan type

Loan application BPF  
Active for 22 minutes

Origination (22 Min)

Processing

Underwriting

Quality Check

Application snapshot

Loan information

78315778  
Fixed-rate mortgage

Principal amount  
500,000 USD

Loan term  
360 Months

Allen Contoso

AllenContoso@example.com

Next Stage >

4. **Input** your initials in the **Confirmed By** textbox in the new Quality Check stage. Click **Next Stage**.

78315778 - Unsaved  
Loan application

\$500,000.00  
Principal amount

11/10/2021  
Application date

360  
Loan term (months)

Fixed-rate mortgage  
Loan type

Loan application BPF  
Active for 24 minutes

Quality Check (< 1 Min)

Closing

Application snapshot

Loan information

78315778  
Fixed-rate mortgage

Principal amount  
500,000 USD

Loan term  
360 Months

Allen Contoso

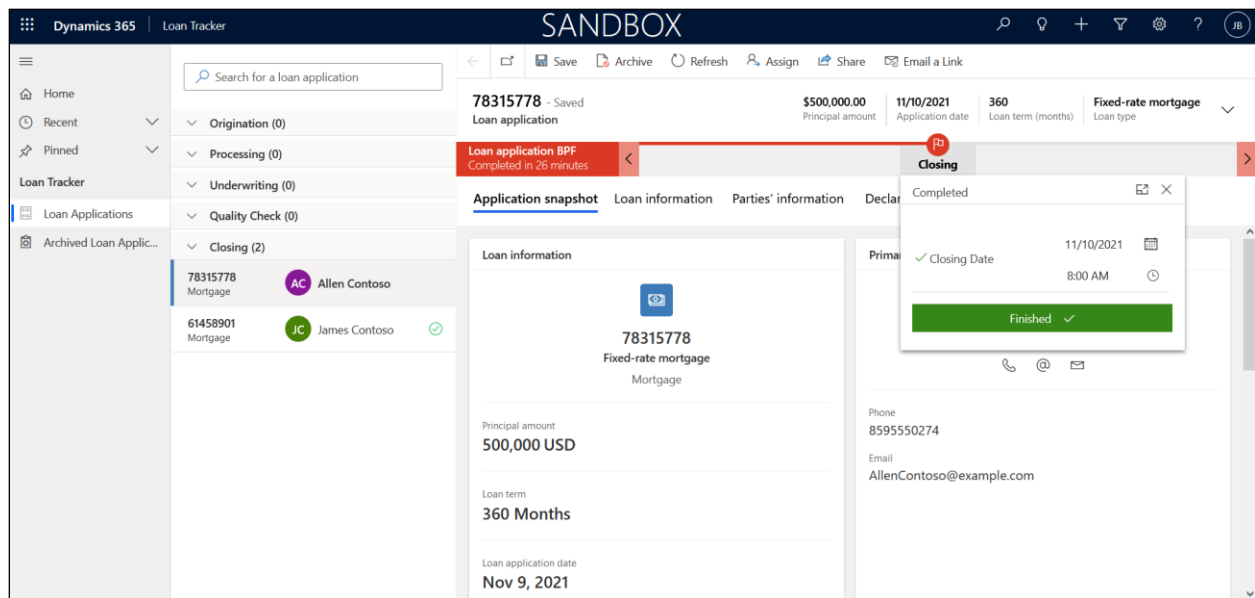
AllenContoso@example.com

Confirmed By  
JB

Next Stage >

5. Close the loan





**Congratulations!** You have successfully created a new loan application using the Retail Banking Sample Portal and verified the loan application using Loan Tracker in Microsoft Cloud for Financial Services.

## Summary

**Nice work!** You have completed **Lab 02 – Customer onboarding**.

In this lab, you learned how to do the following:

- Configured the Retail Banking Portal
- Extended the Loan Tracker application
- Embedded Loan Tracker in Microsoft Teams
- Created a new loan in the Retail Banking Portal and approve the loan in Loan Tracker