Microsoft Cloud for Financial Services in a Day

Customer onboarding

Step-by-Step Lab

Contents

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 application from 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.

Exercise 1: Configure Retail Banking Portal

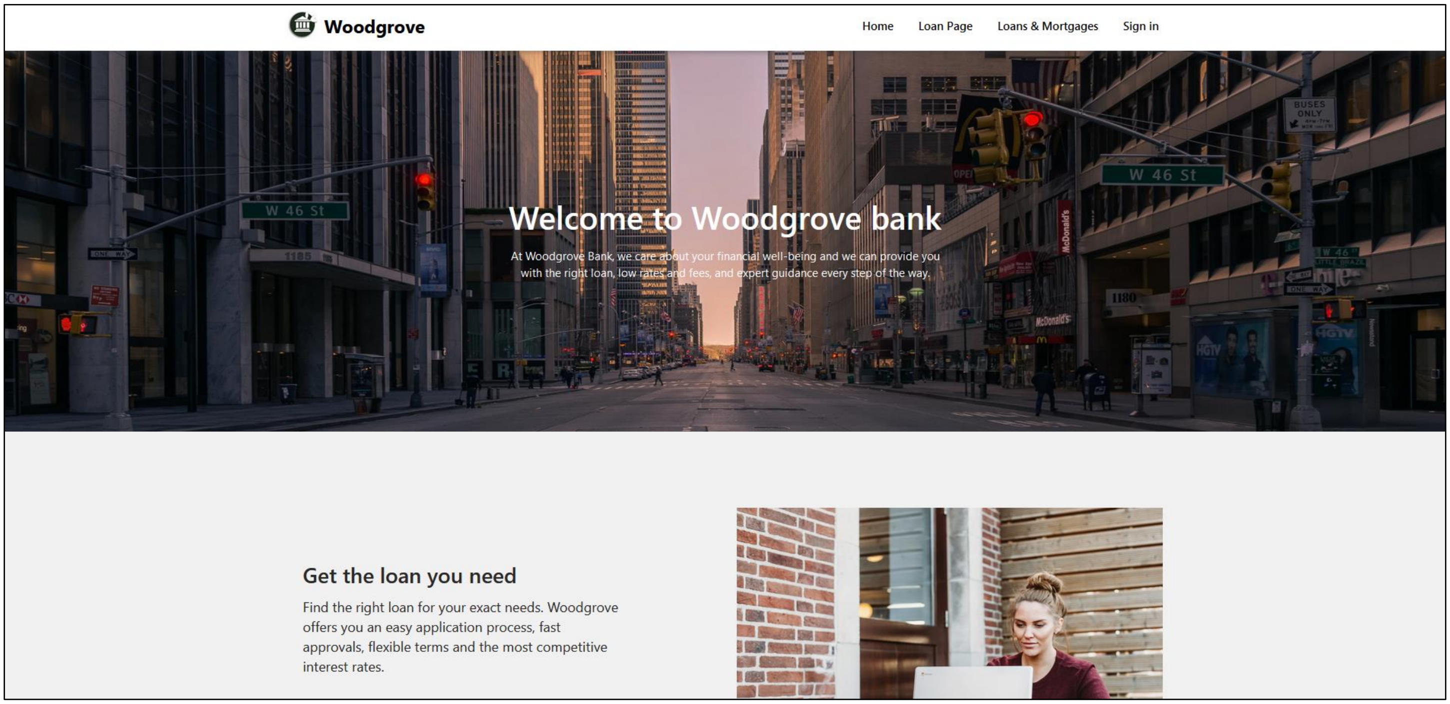
In this exercise, you will learn how to do the following:

1. Configure the sample power pages 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?]

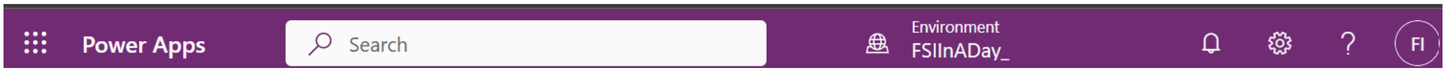
Task 1: Configure the Retail Banking Portal

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.

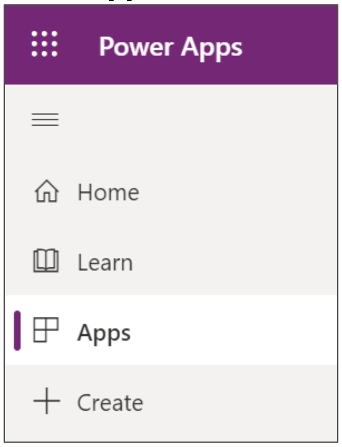
Woodgrove Bank wants to associate the previously installed Customer Self-Service portal with the **Retail Banking Portal** template, so the correct website is displayed to the user. The following steps will guide you through how to bind your website to the proper template and restart the portal for changes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

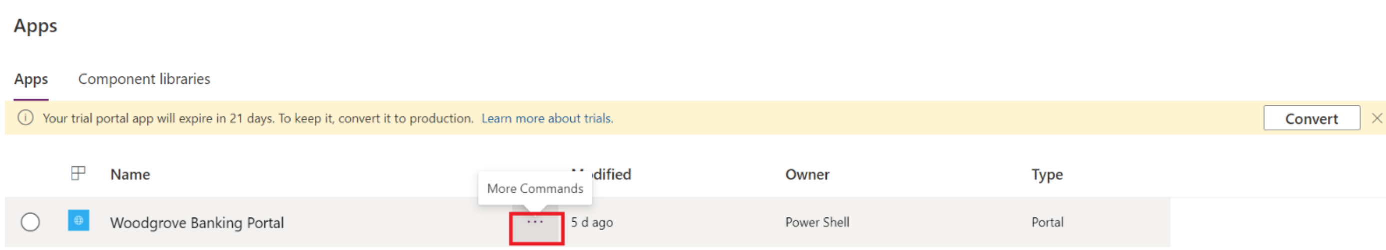
1. Using an In-Private or Incognito window, navigate to Power Apps.
2. Select the correct environment from the upper right **Environment** drop down.



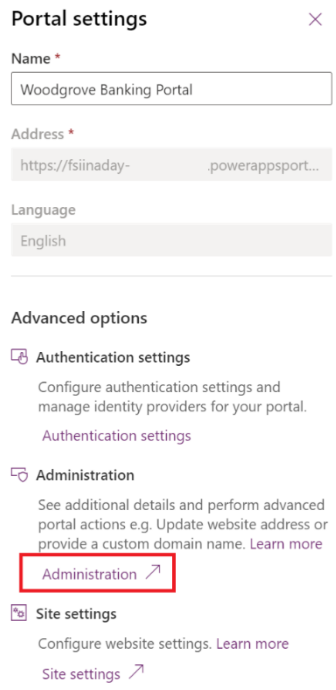
3. Select **Apps** on the left navigation bar.



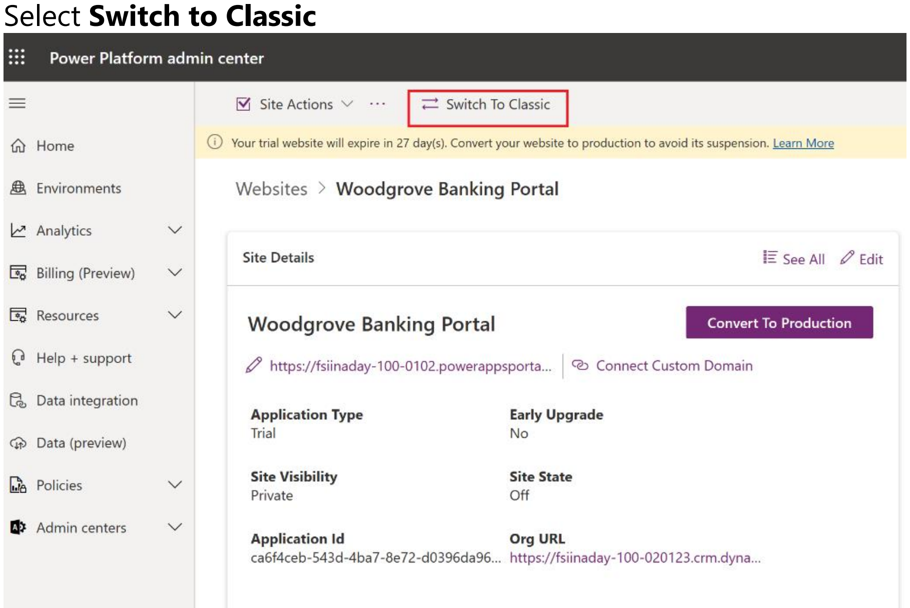
4. Find the **Woodgrove Banking Portal**, open the app by clicking the name to see the default portal template. Approve the login if asked before proceeding to the page
5. Go back to **Apps** page, click the three dot menu that hovers **More Commands**, and then click **Settings**



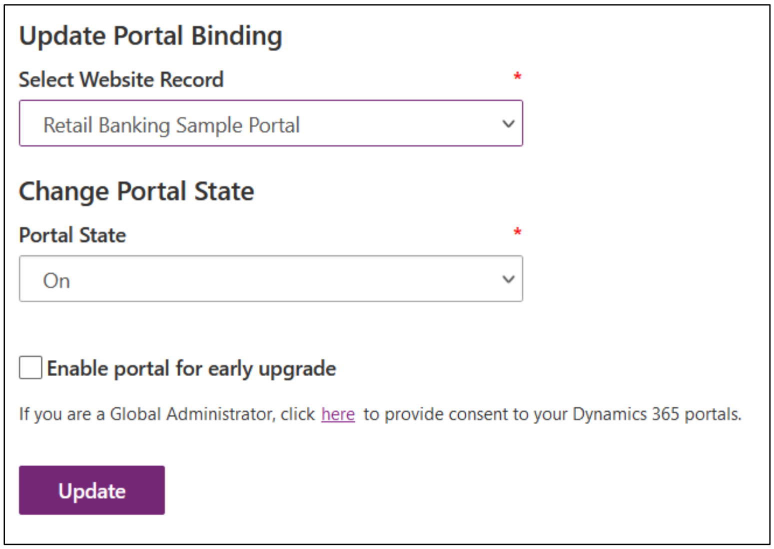
6. Click **Administration** from the menu displayed on the right after Step-5.



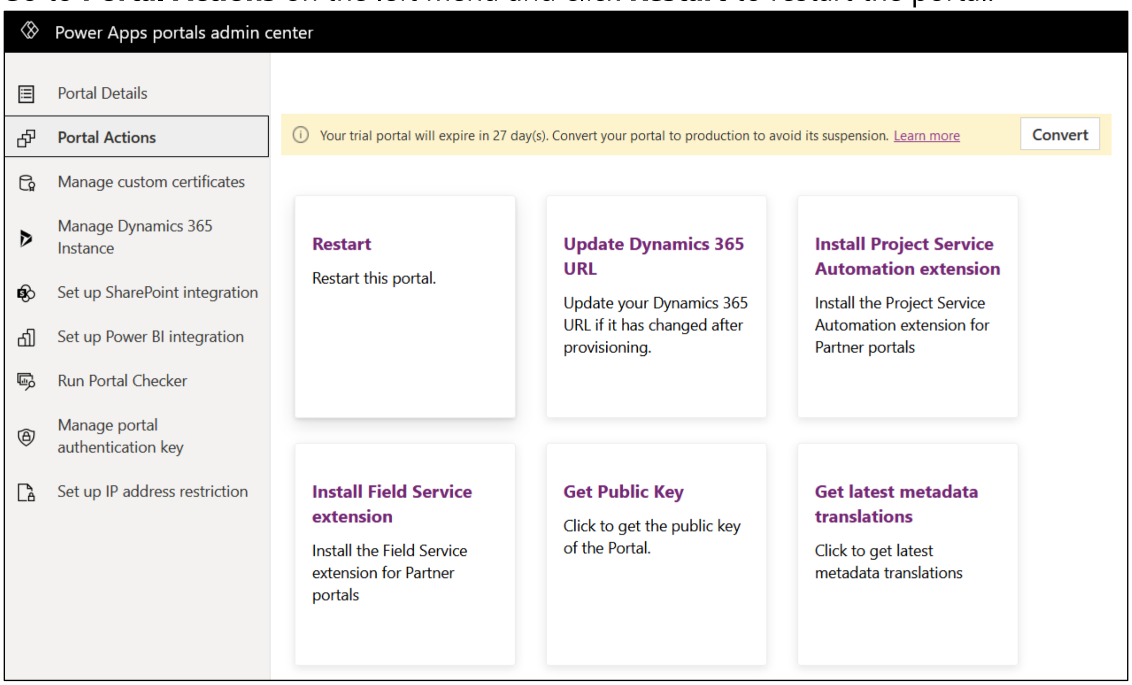
Select **Switch to Classic**



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

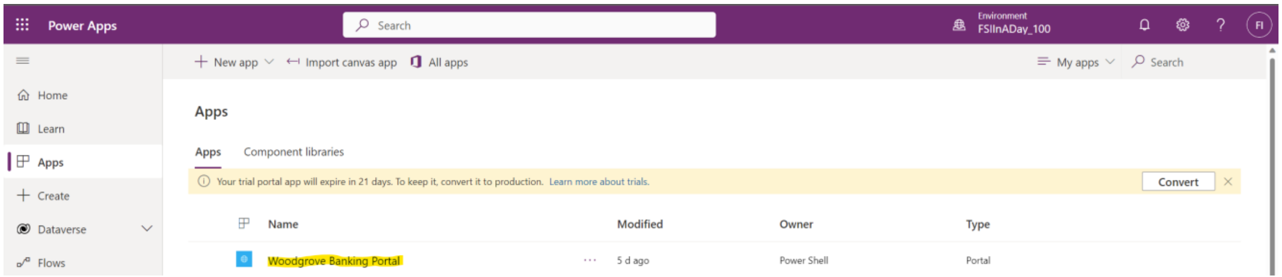


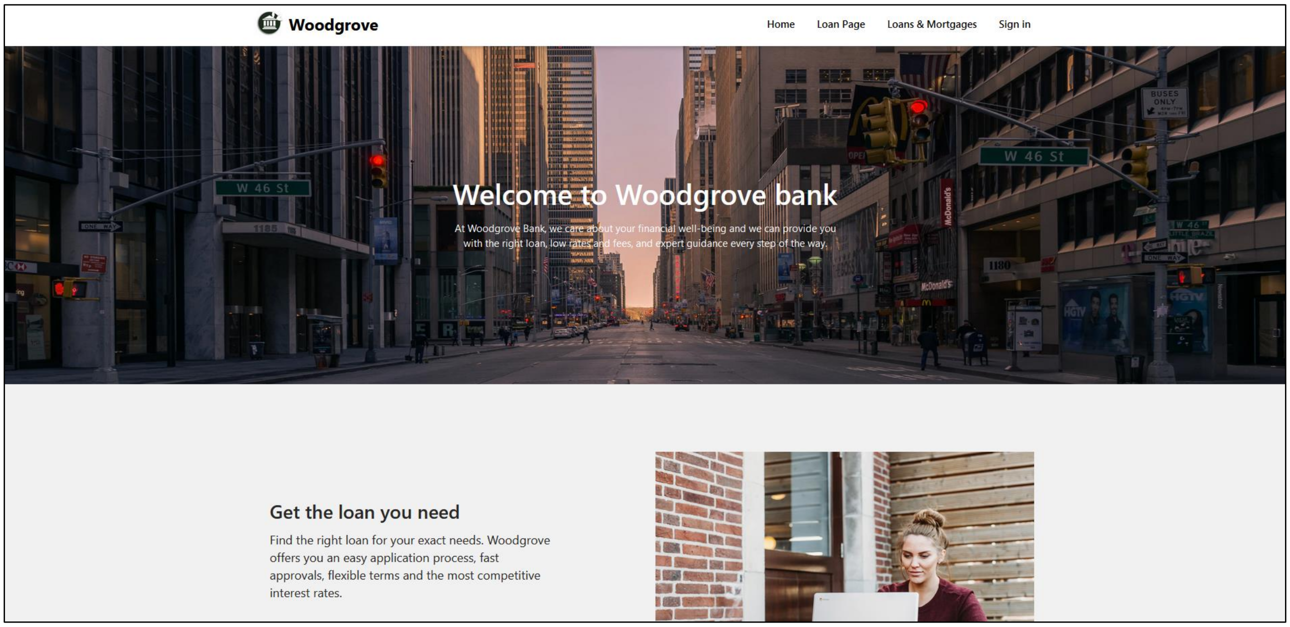
7. Go to **Portal Actions** on the left menu and click **Restart** to restart the portal.



Wait 2-3 minutes after the restart before going to the next step.

8. Go back to previous **Apps** window and click the **Woodgrove Banking Portal** app name to see the sample banking portal.





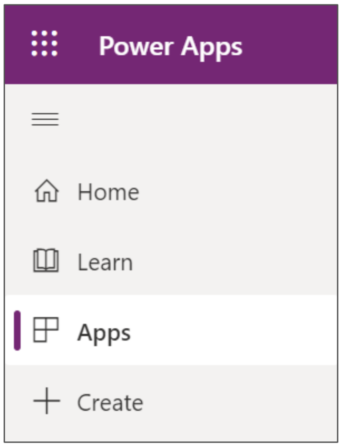
Congratulations! You have configured the Retail Banking Sample Portal in Microsoft Cloud for Financial Services.

Task 2: Create a new customer

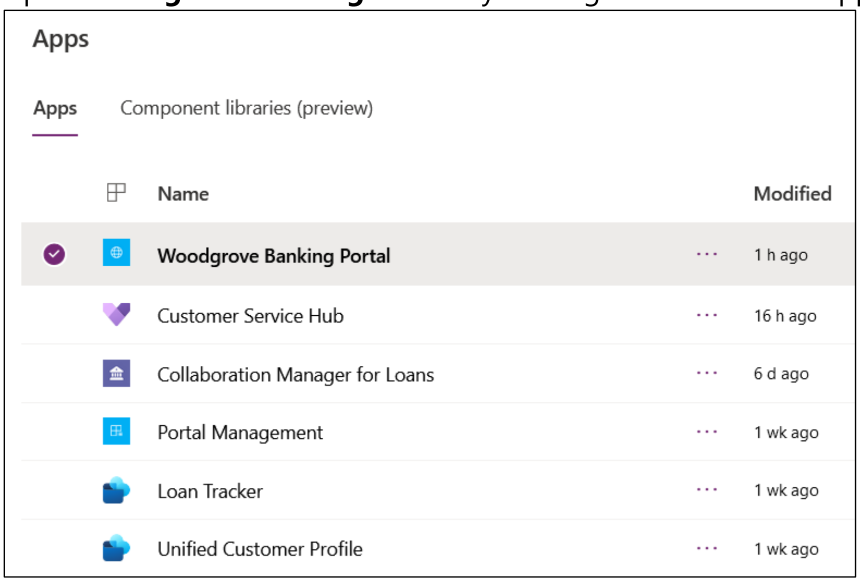
Now that you have set up the Retail Banking Sample Portal, you'll register on the Retail Banking Sample Portal as a Customer.

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

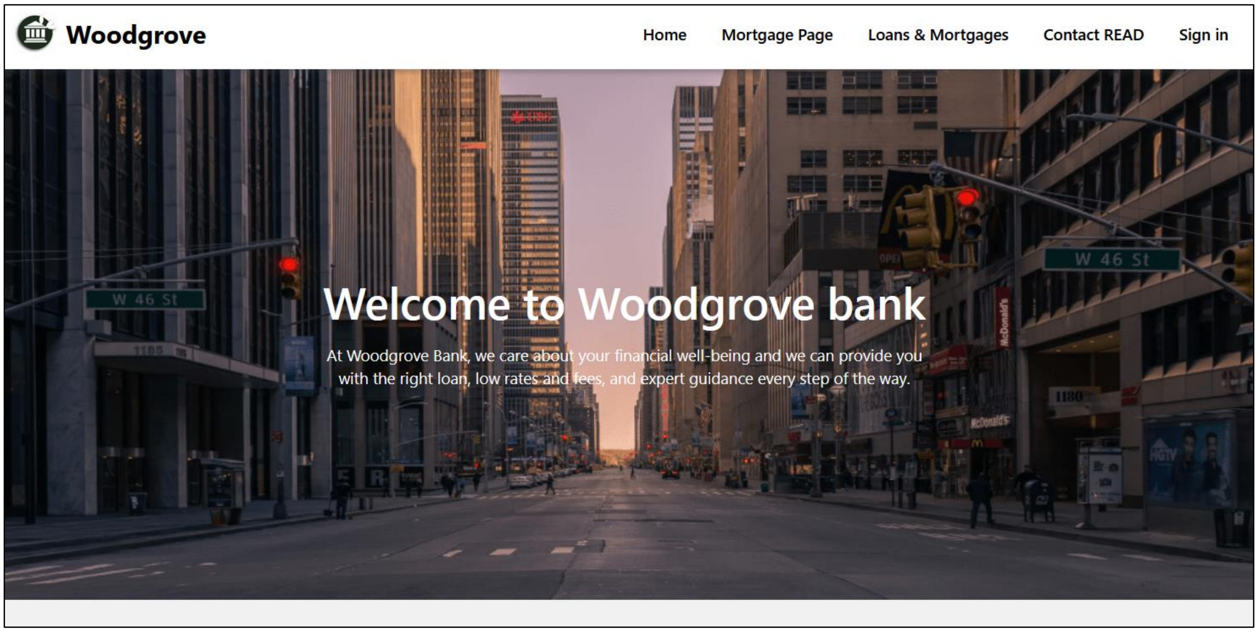
3. Select **Apps** on the left navigation bar.



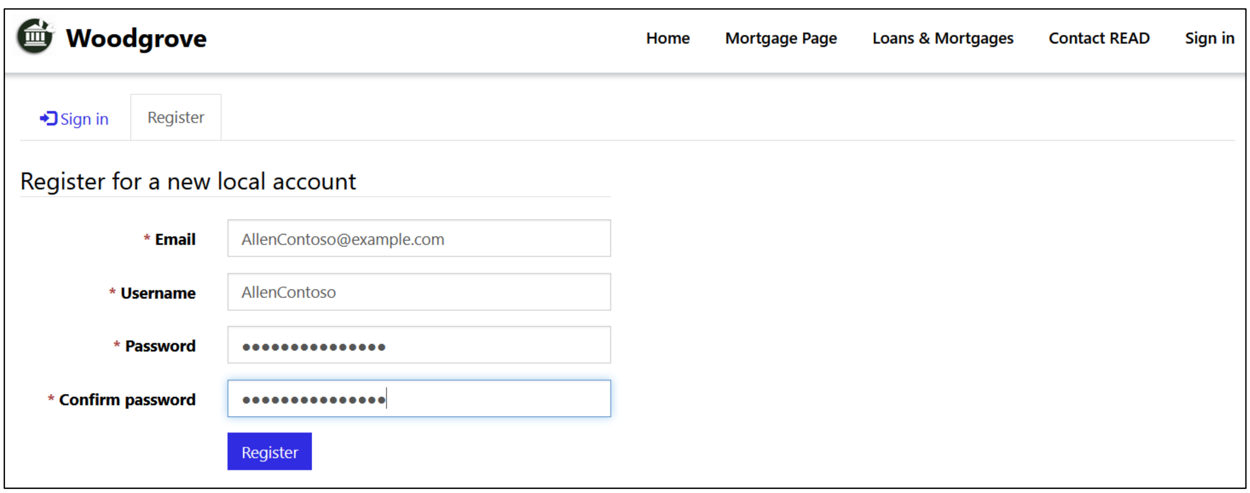
4. Open **Woodgrove Banking Portal** by clicking the name of the app.



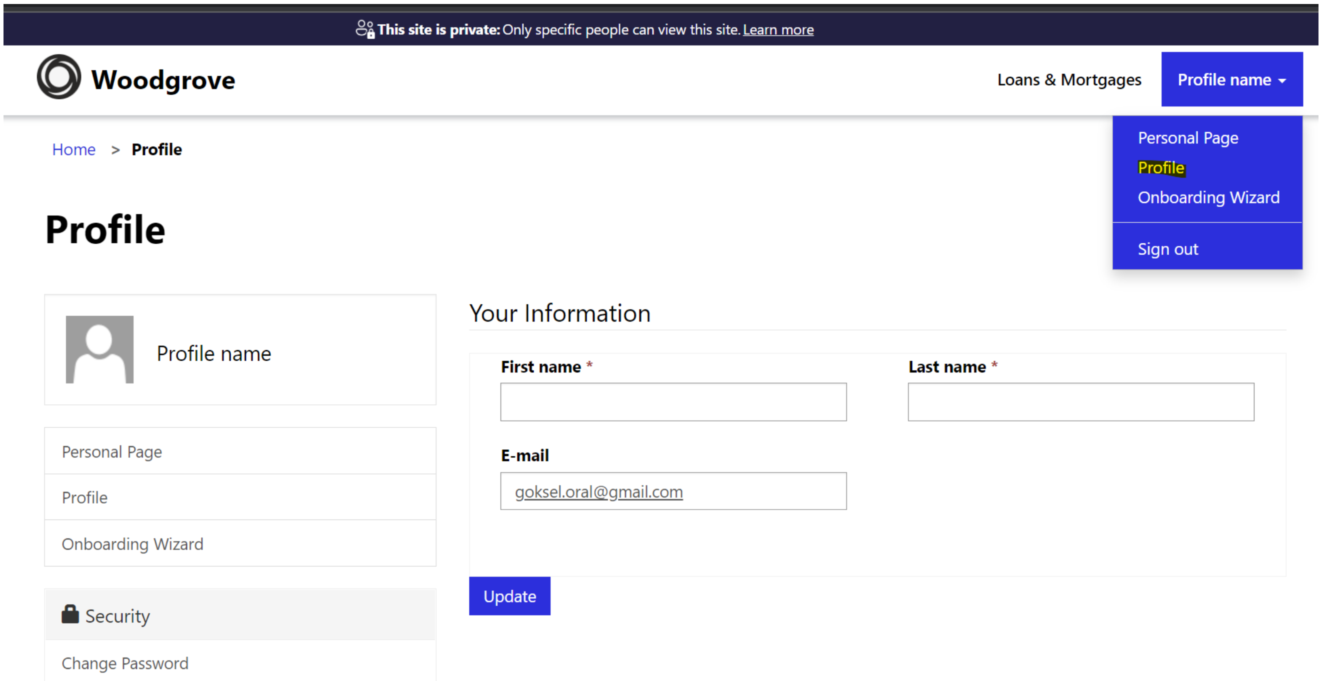
5. Click **Sign in** on the top right



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

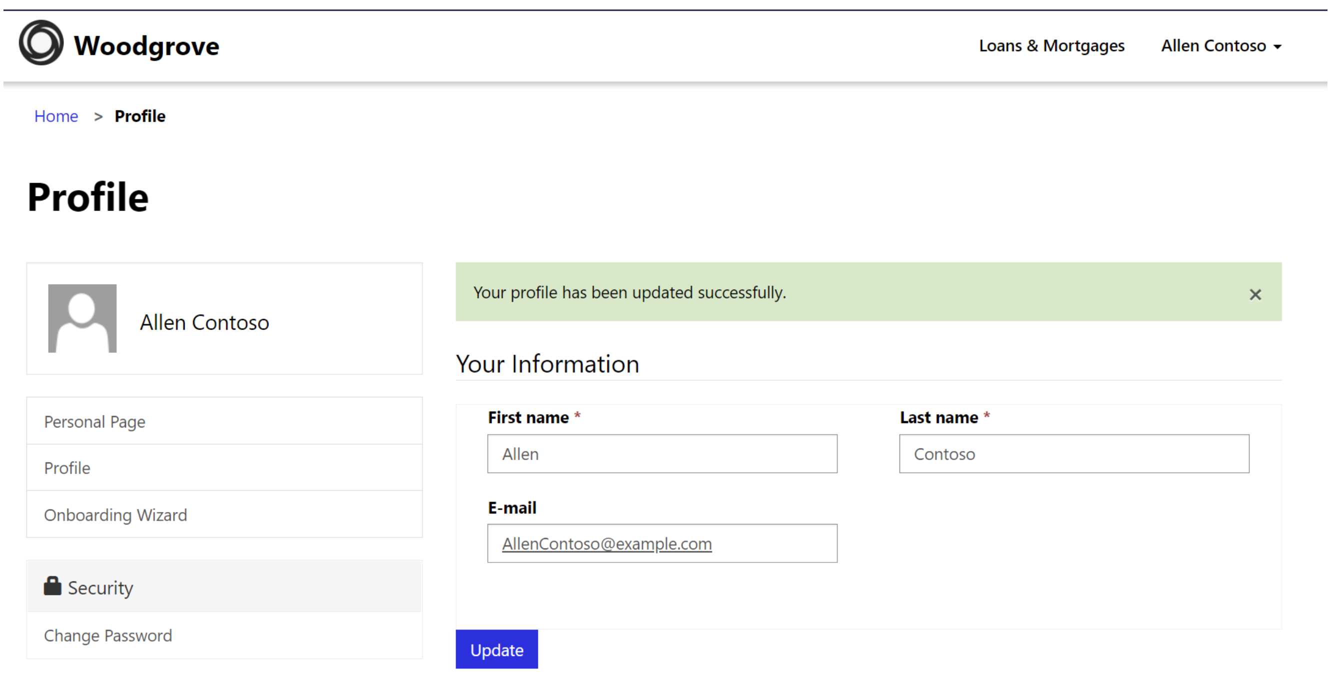


7. Go Profile page from top right menu



Fill in the following information and then click **Update**:

a. **First Name**: Allen
b. **Last Name**: Contoso



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:

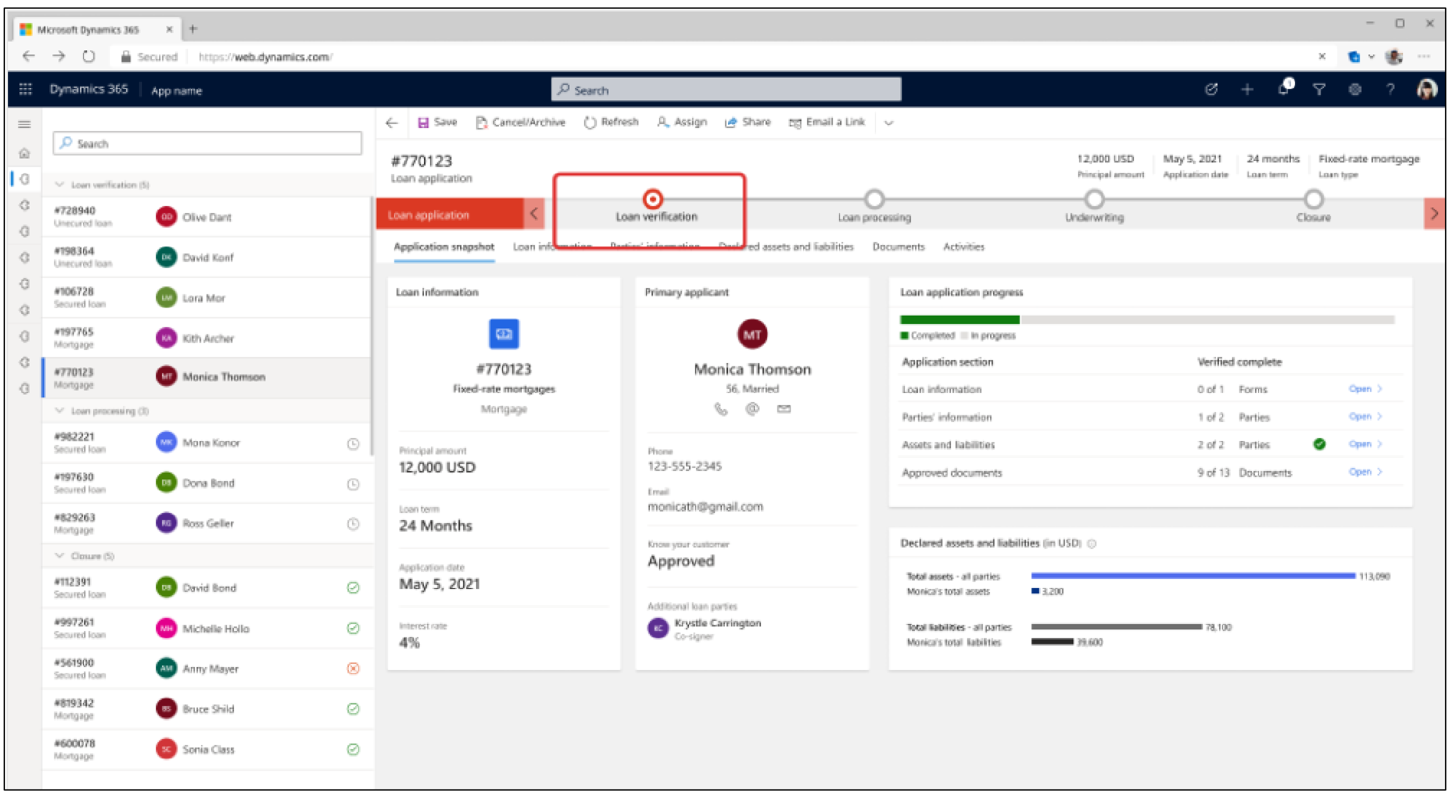
1. Create a new Power Apps solution
2. Create a new Business Process Flow for tracking loans in Loan Tracker
3. Publish the Business Process Flow to Loan Tracker

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

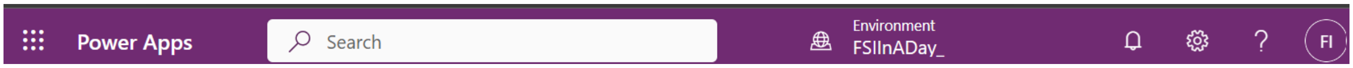
In this exercise, you will extend the business process flow for loan application to include a new **Quality Check** stage.



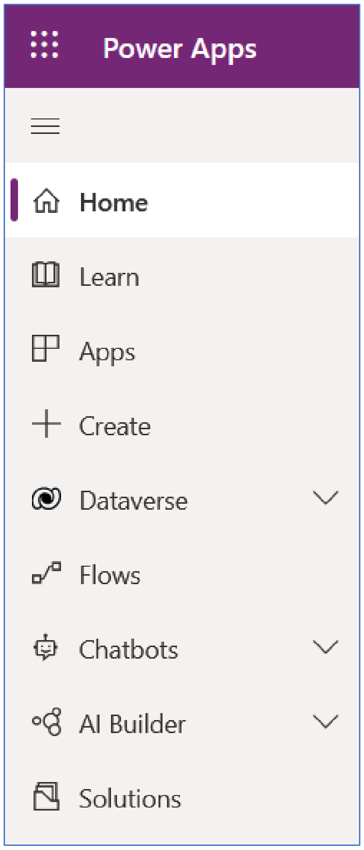
Task 1: Create a new Power Apps solution

1. Using an In-Private or Incognito window, navigate to Power Apps.

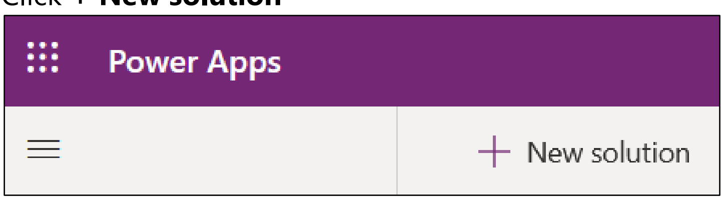
2. Select the correct environment from the upper right **Environment** drop down.



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



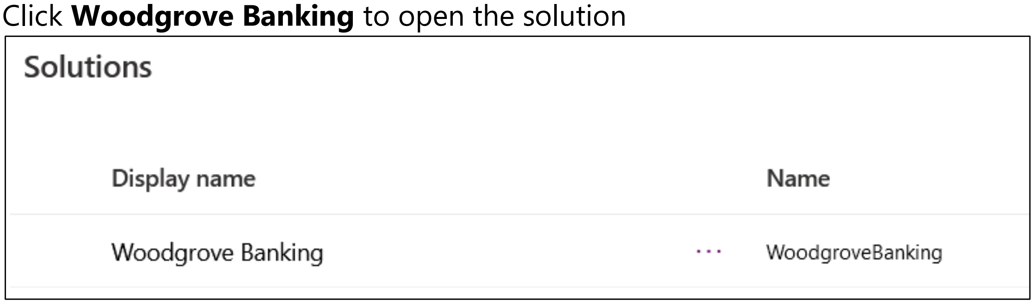
4. Click **+ New solution**



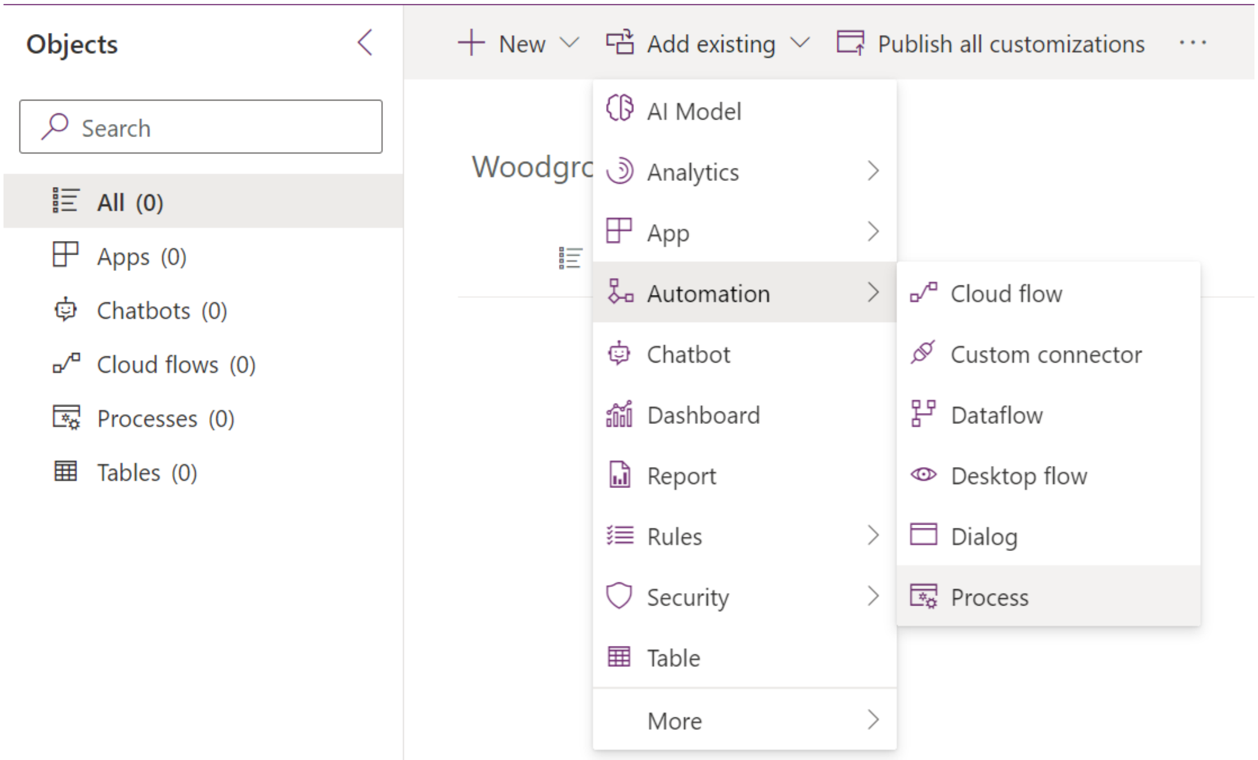
5. Name the new solution **Woodgrove Banking**, select the **CDS Default Publisher** and click **Create**

Task 2: Extend the Loan Application Business Process Flow

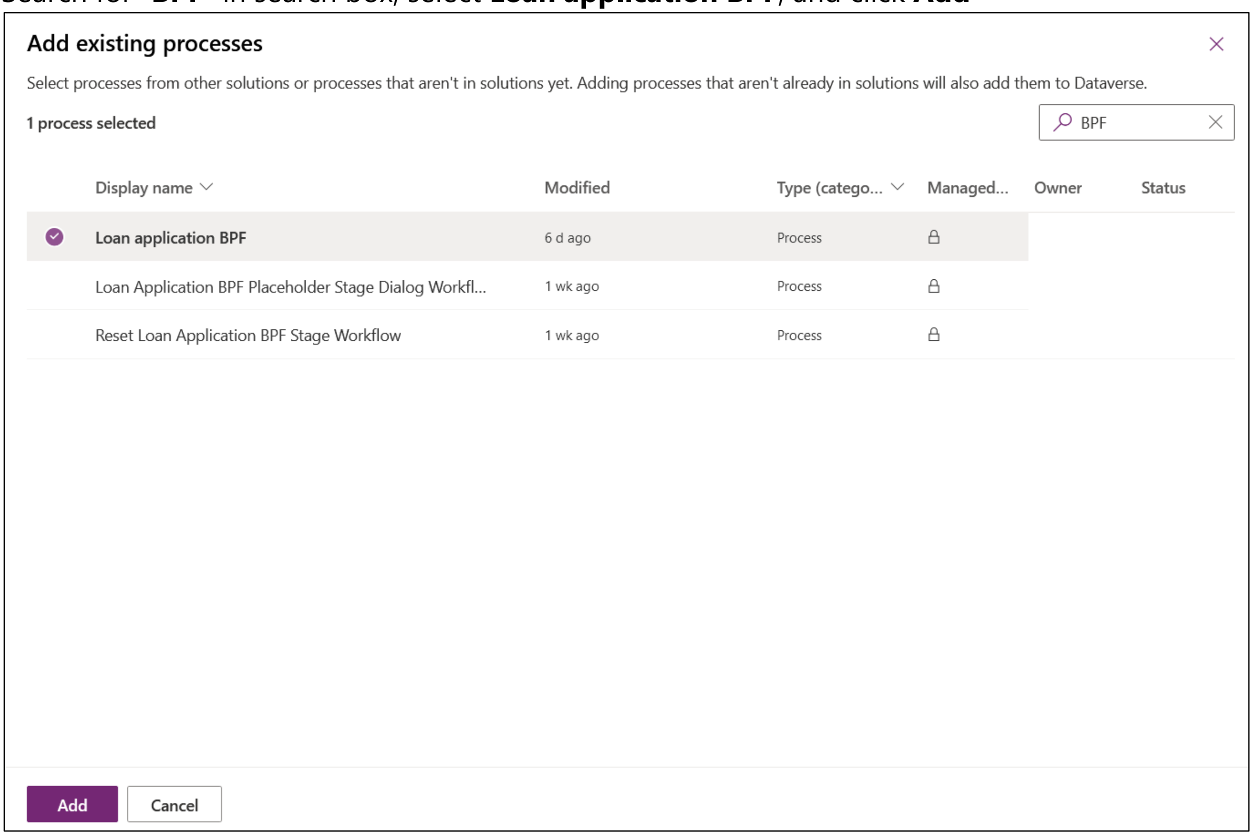
1. Select **Solutions** on the left navigation bar
2. Click **Woodgrove Banking** to open the solution



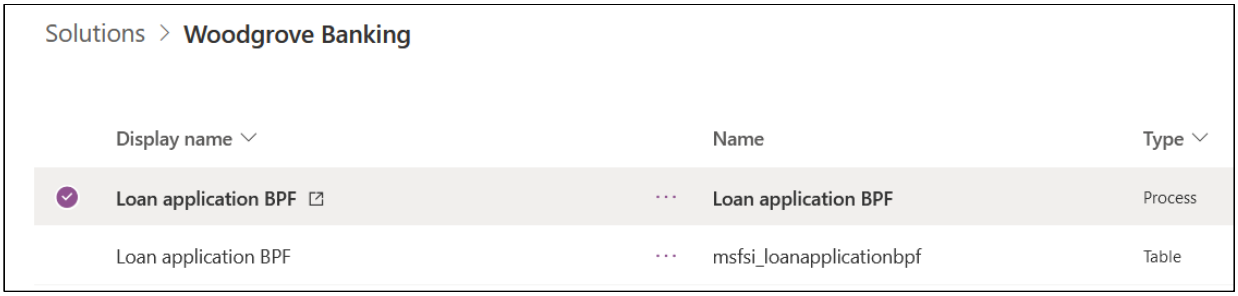
2. Click **+ Add existing** and then choose **Automation** and then **Process**



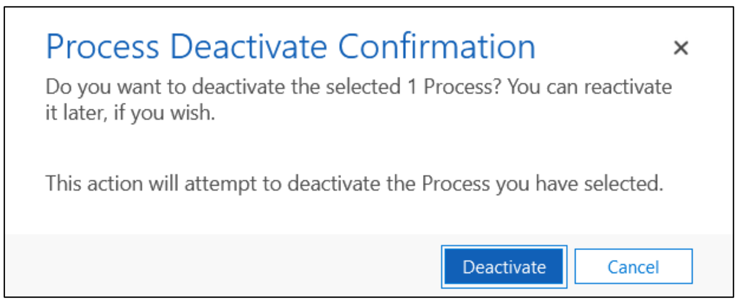
3. Search for “**BPF**” in search box, select **Loan application BPF**, and click **Add**



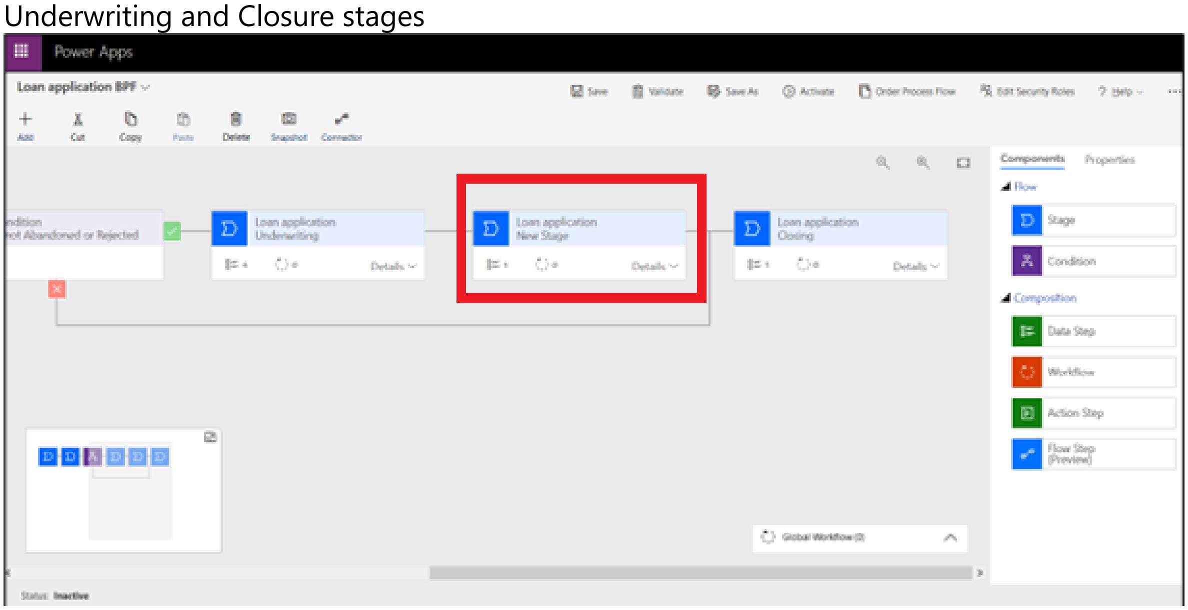
4. Open the **Loan application BPF** by clicking the name of below record



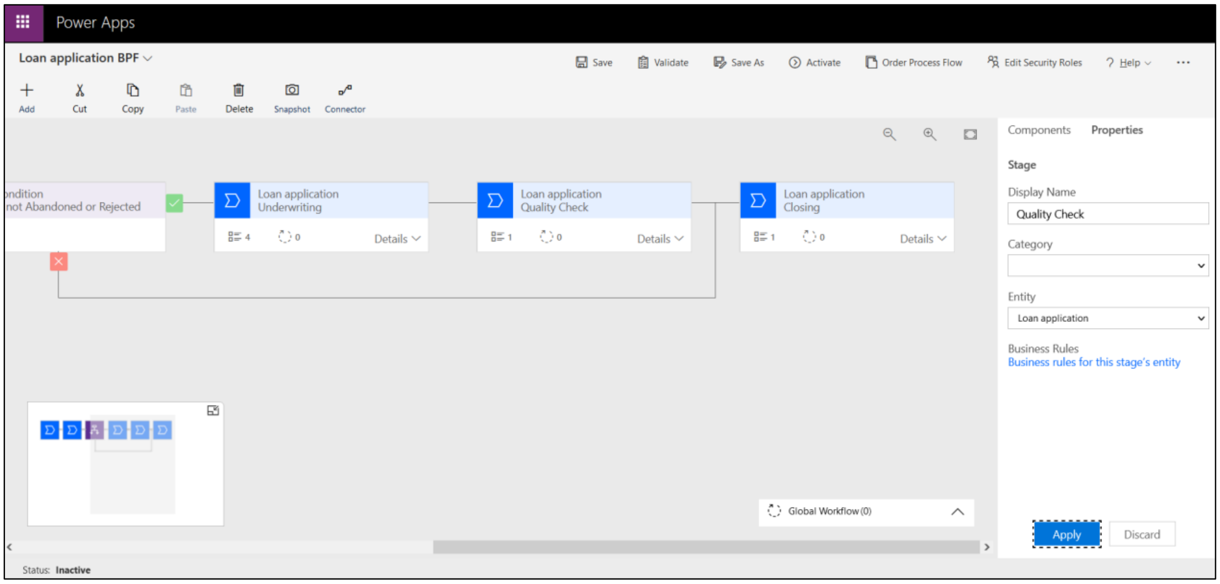
5. Click **Deactivate** to deactivate the BPF and select **Deactivate** button to confirm



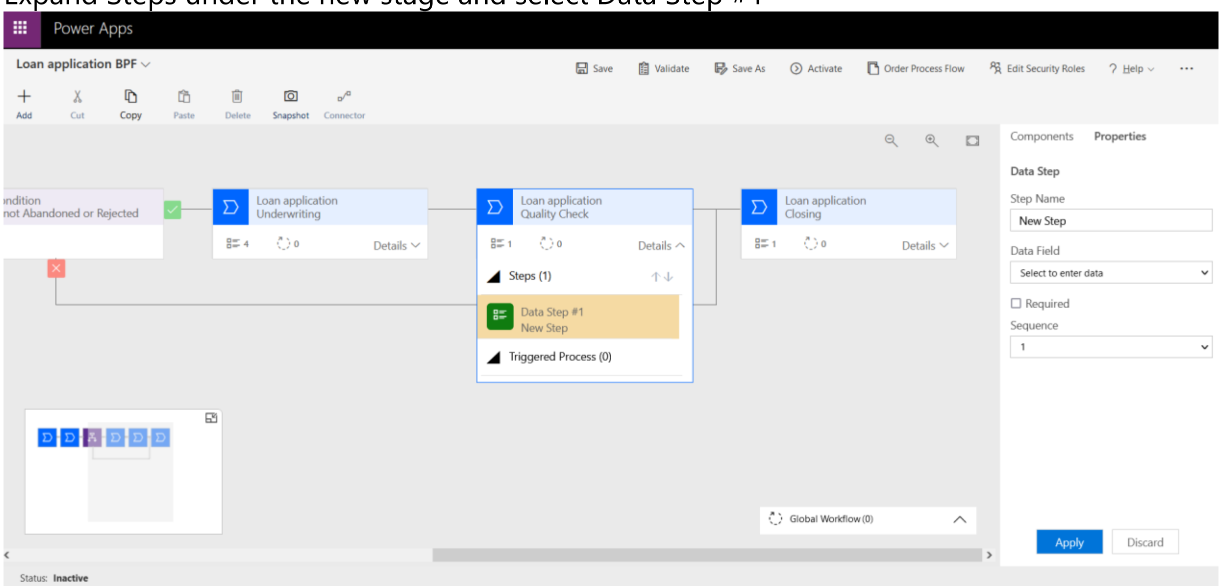
6. Extend the BPF by clicking and dragging a Stage from right menu to canvas and place it in between the Underwriting and Closure stages



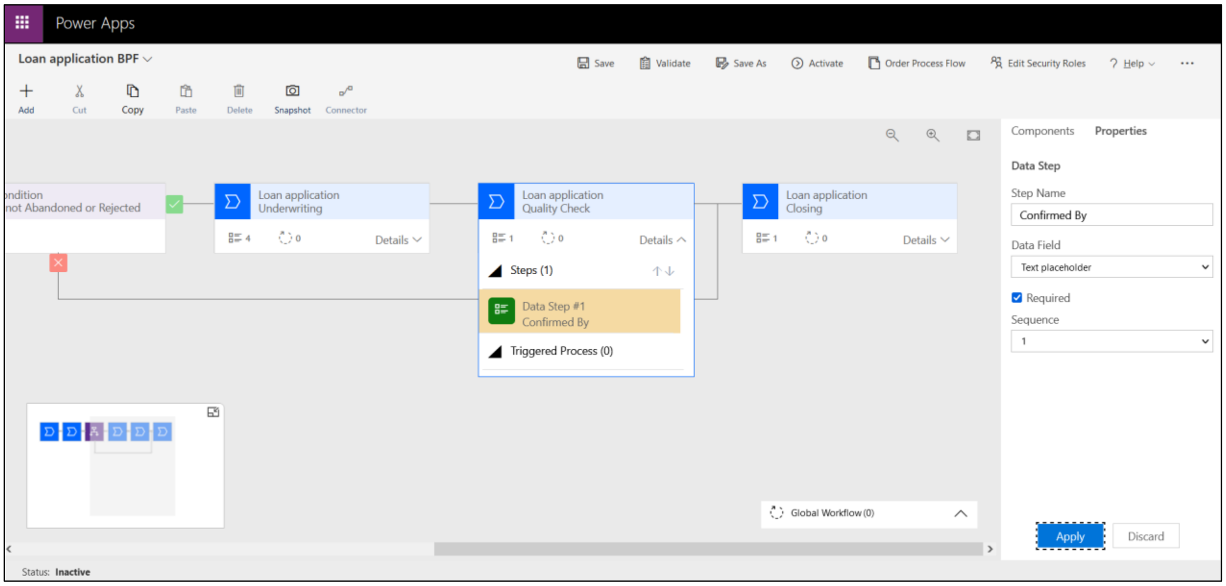
7. Select the New Stage, give it a Display Name of Quality Check and click Apply



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

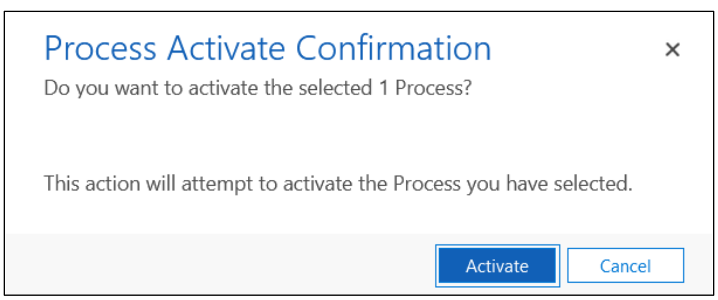


9. Enter the following information on the right menu and click **Apply**:
   a. **Step Name**: Confirmed By
   b. **Data Field**: Text placeholder
   c. **Required**: Yes



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

11. Click **Activate** to activate the BPF and select **Activate** to confirm activation.



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. 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.

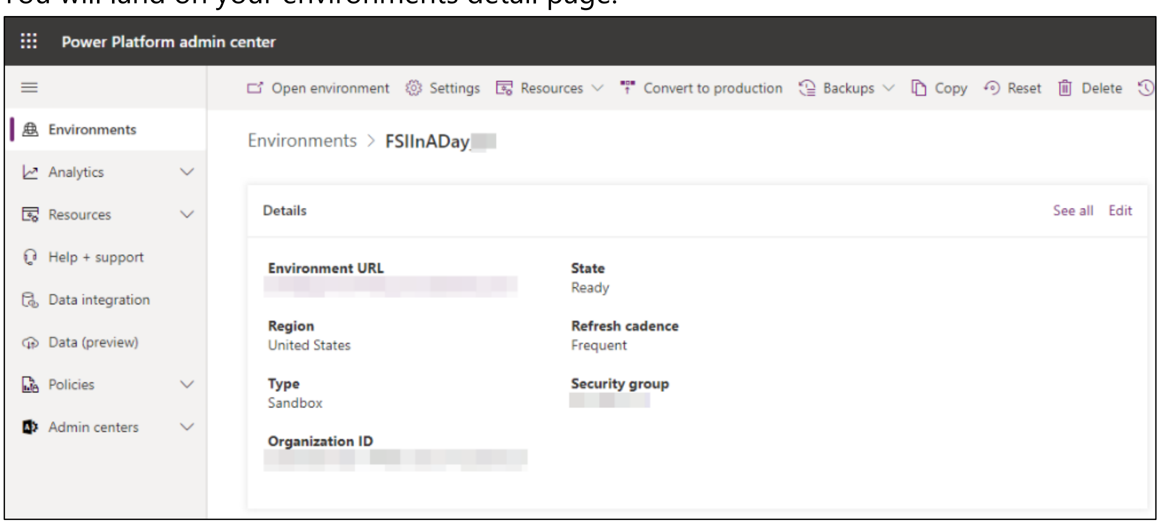
(SKIP TASK 1 FOR THIS TRAINING. Microsoft Teams Integration is already enabled by global admin)

Task 1: Install and Set up Microsoft Teams Integration

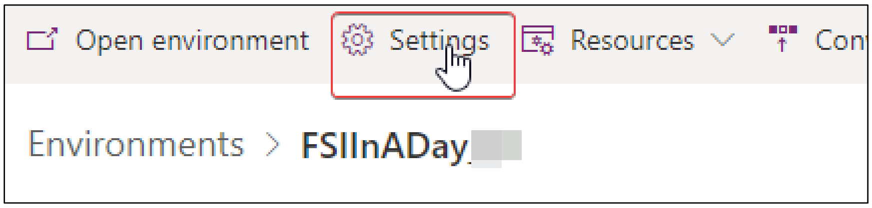
By default, the Basic and Enhanced Microsoft Teams integration is disabled for customer engagement apps in Dynamics 365. In this Task, we will enable Microsoft Teams in Dynamics 365.

1. Go to https://admin.powerplatform.microsoft.com/.
2. Select your Microsoft Cloud for FSI environment from the list

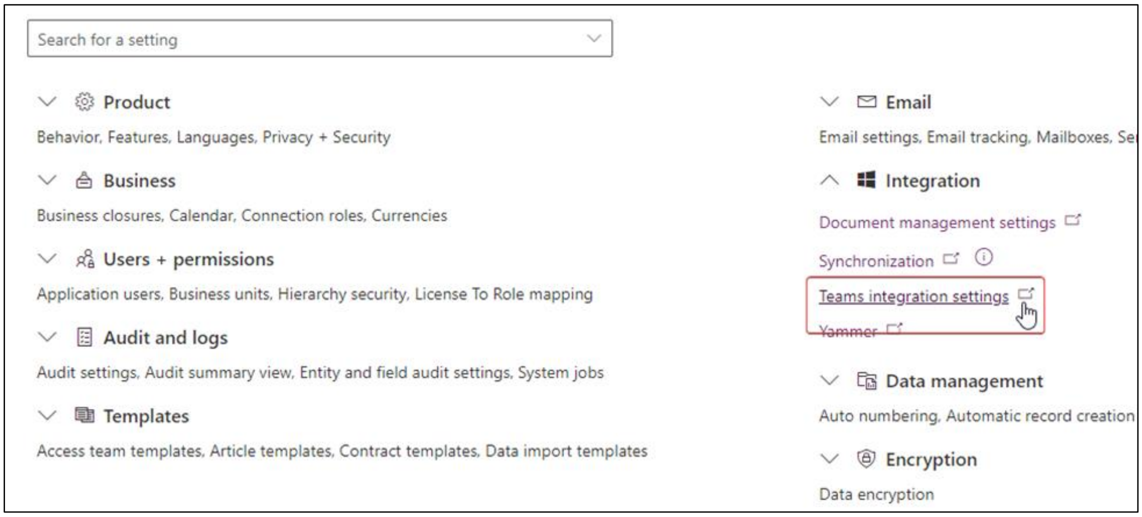
3. You will land on your environments detail page.



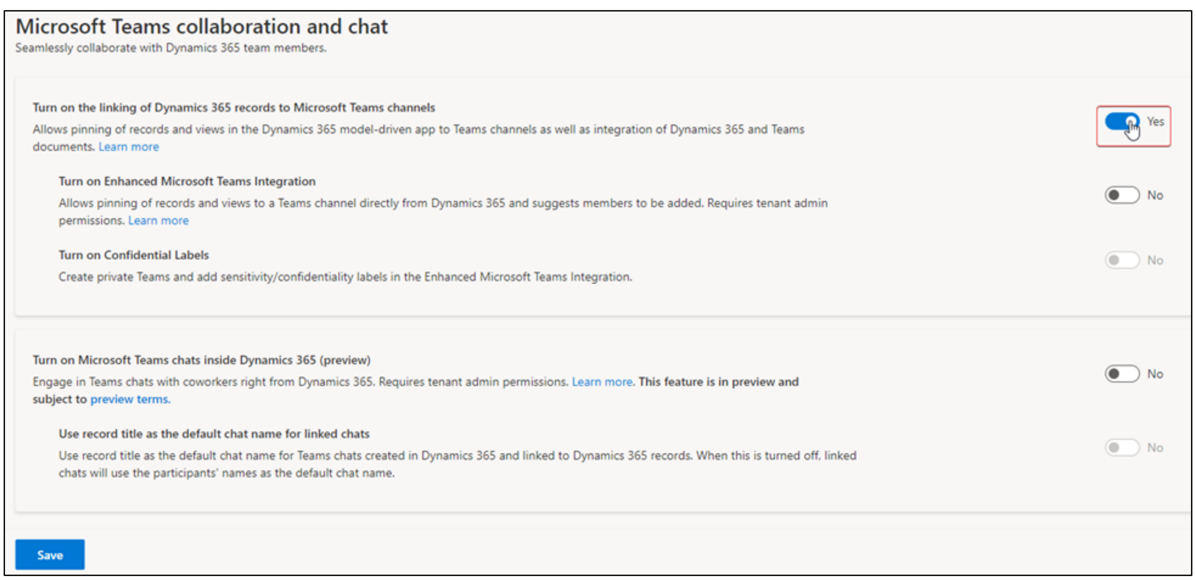
4. Click the **Settings** button on the top command bar.



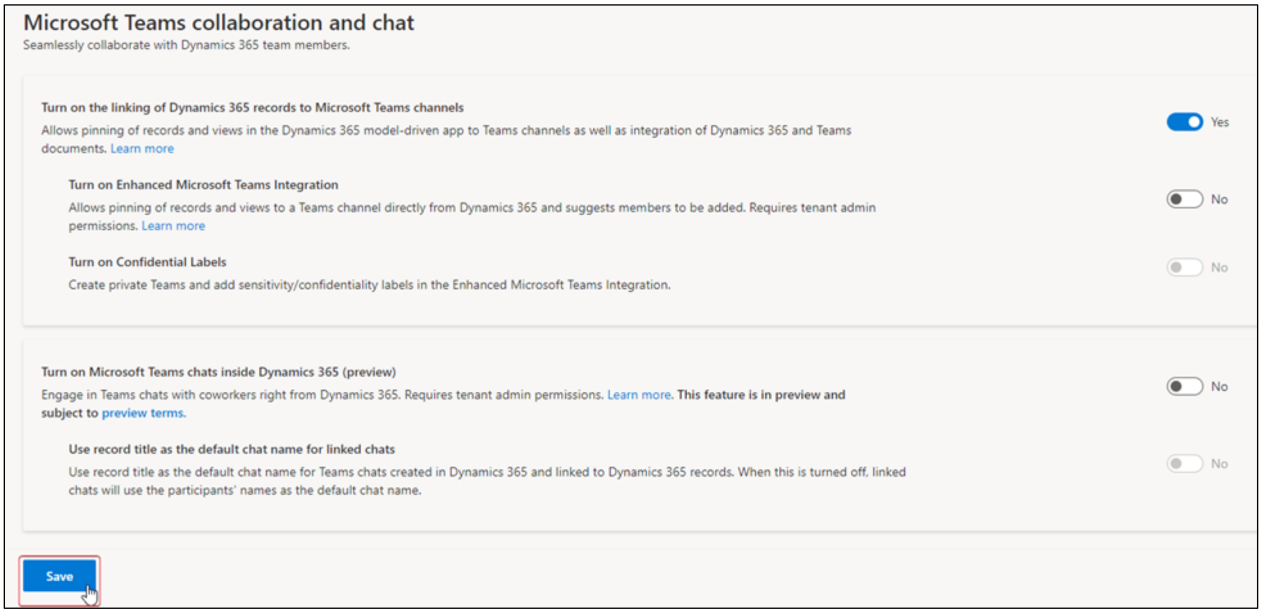
5. Expand **Integration** and click **Teams integration settings.**



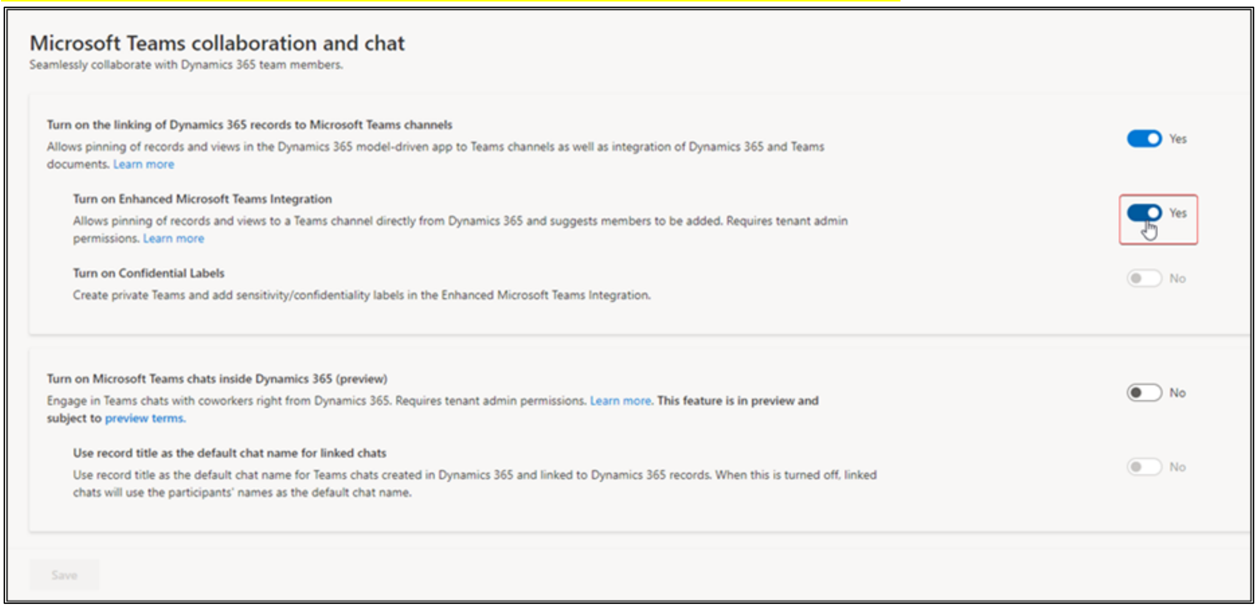
6. On the **Microsoft Teams collaboration and chat** page, switch **Turn on the linking of Dynamics 365 records to Microsoft Teams channels** to **Yes**.
(**SKIP THIS STEP FOR THE TRAINING AS IT IS ALREADY ENABLED**)



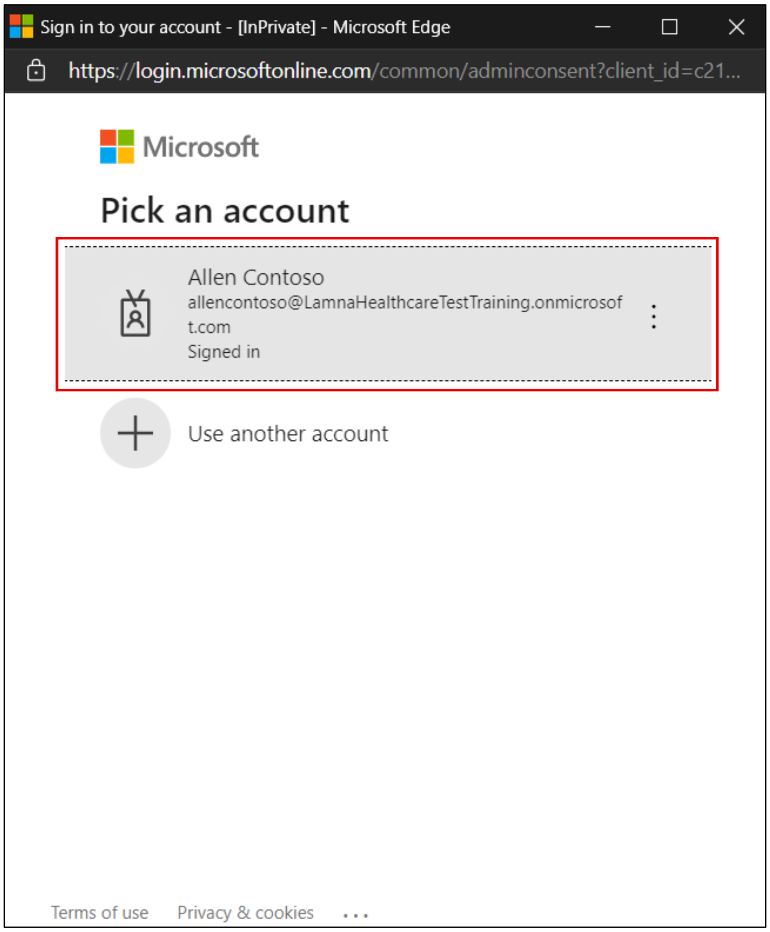
7. Click the **Save** button at the bottom left.



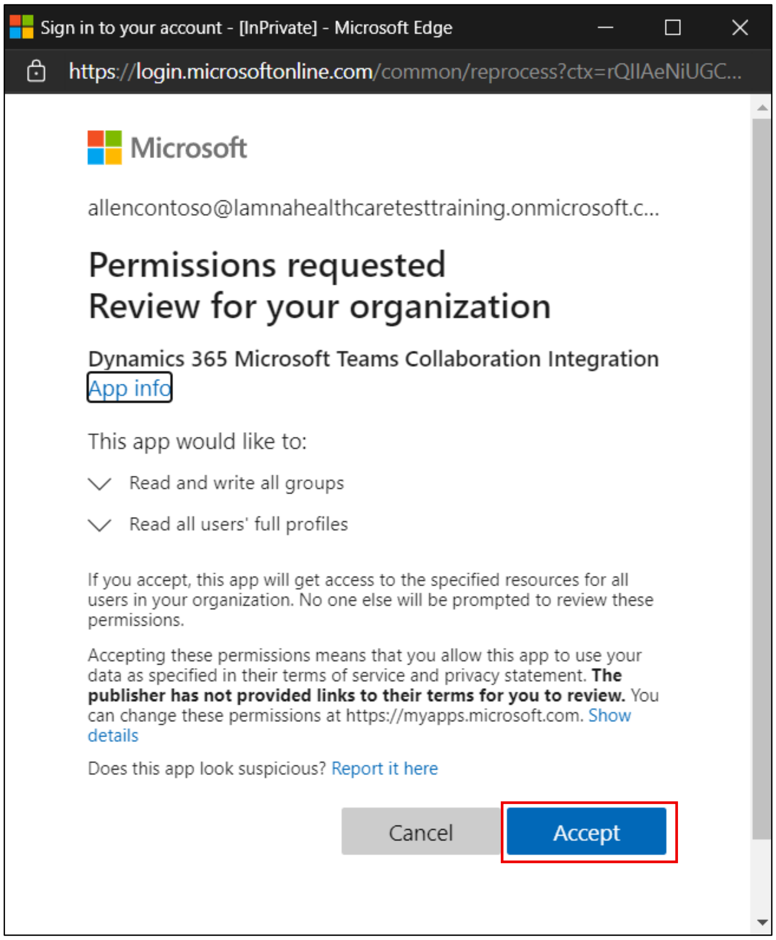
8. After the page finishes saving, switch **Turn on Enhanced Microsoft Teams Integration** to **Yes**. (**SKIP THIS STEP FOR THE TRAINING AS IT IS ALREADY ENABLED**)



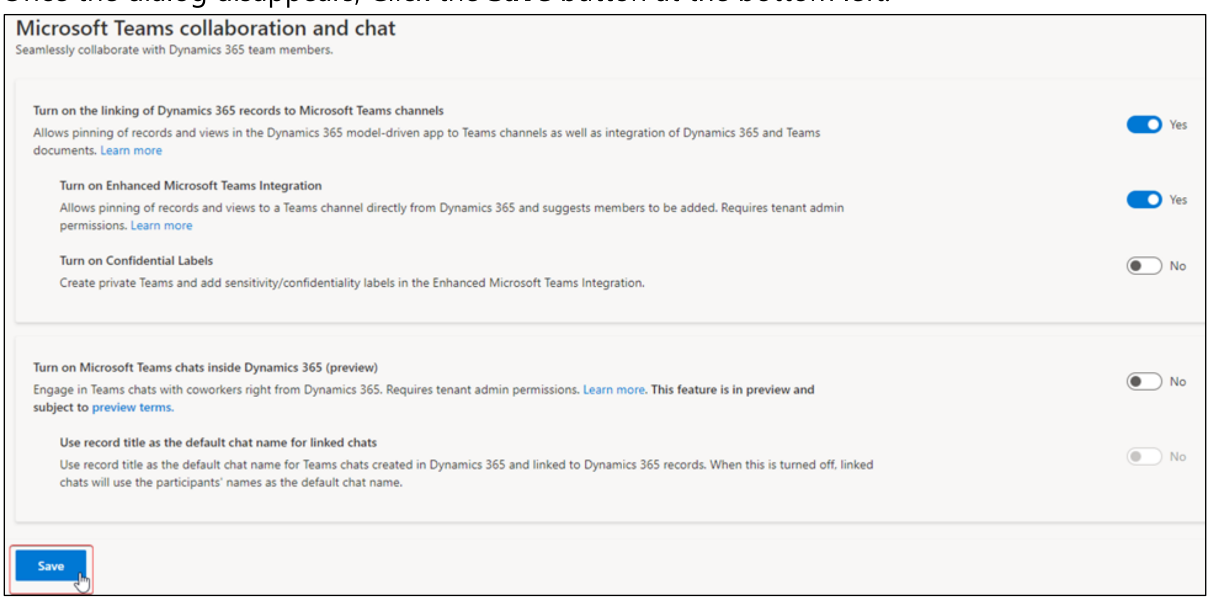
9. Another pop-up window will open to grant permissions. Select the user you are signed in as currently.



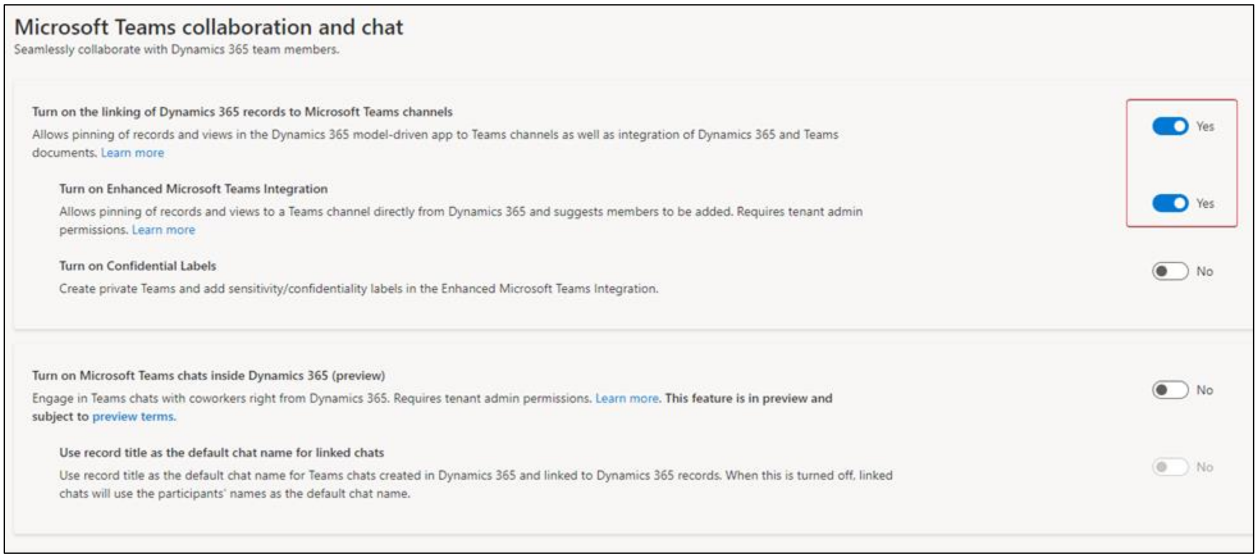
10. Click **Accept** for requested permissions. It may take several minutes to configure. Ensure you do not have pop ups blocked that may interfere with the communication. If so, turn off blockers for this website, cancel and try connecting again.



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**.



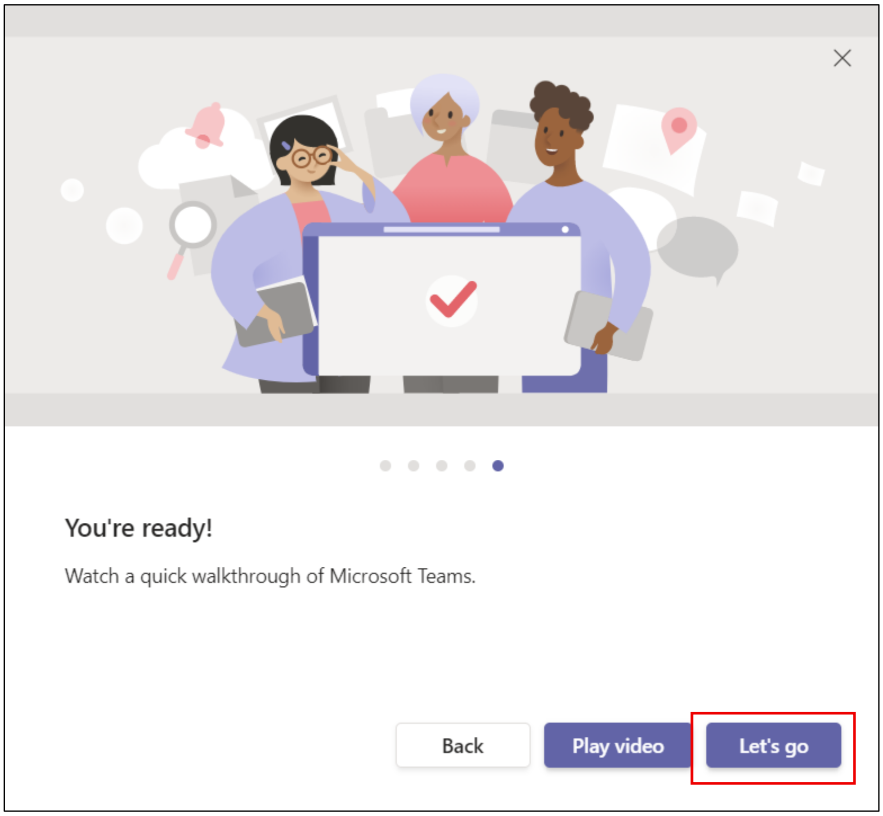
Congratulations! You have enabled Microsoft Teams integration for Dynamics 365.

Task 2: Embed Loan Tracker App in Microsoft Teams

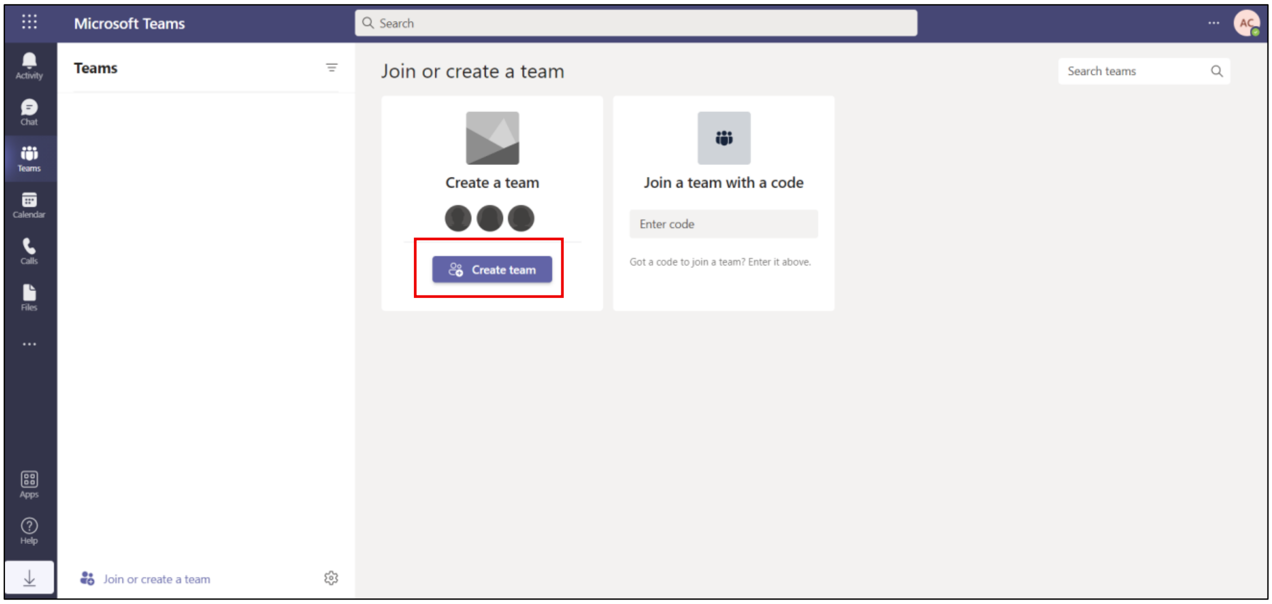
In this task, you will customize the Microsoft Teams experience for a practitioner by embedding the Loan Tracker app to the Teams channel in your environment*.

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

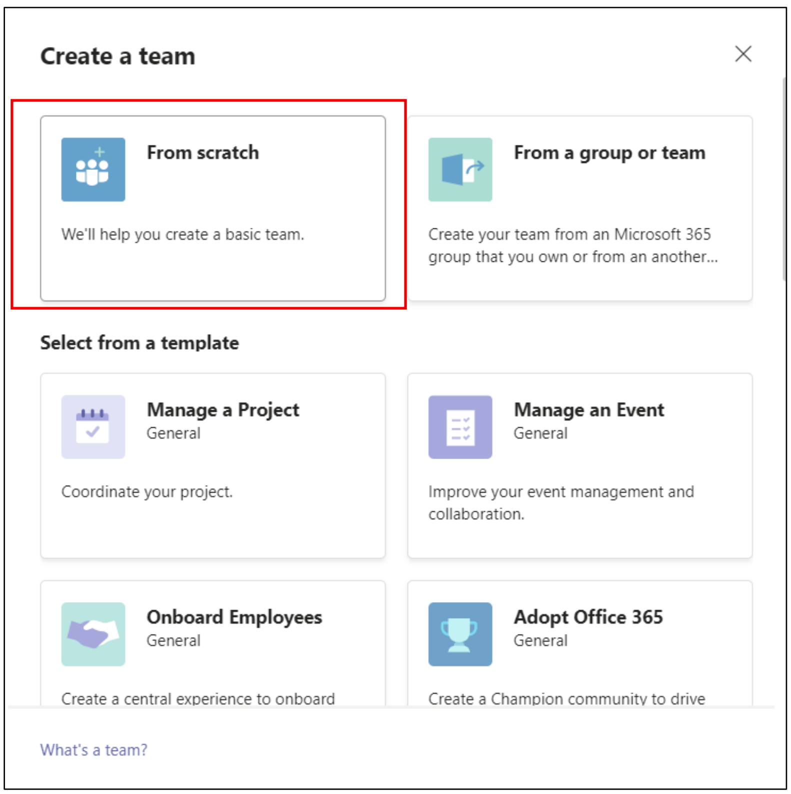
1. While logged in to your Microsoft 365 tenant, open a new tab and go to teams.microsoft.com.
2. Click **Next** through the prompts, and then click **Let's Go.**



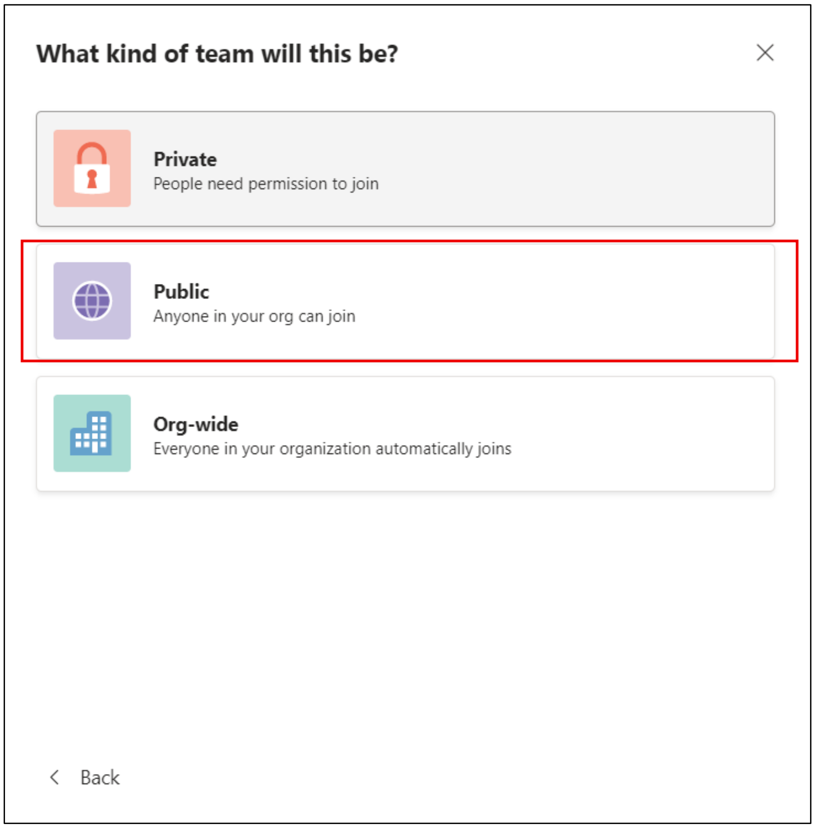
3. Select Teams on the left navigation bar and then click **Create Team.** If you already have a team in your training environment, you can skip to **Step 7**.



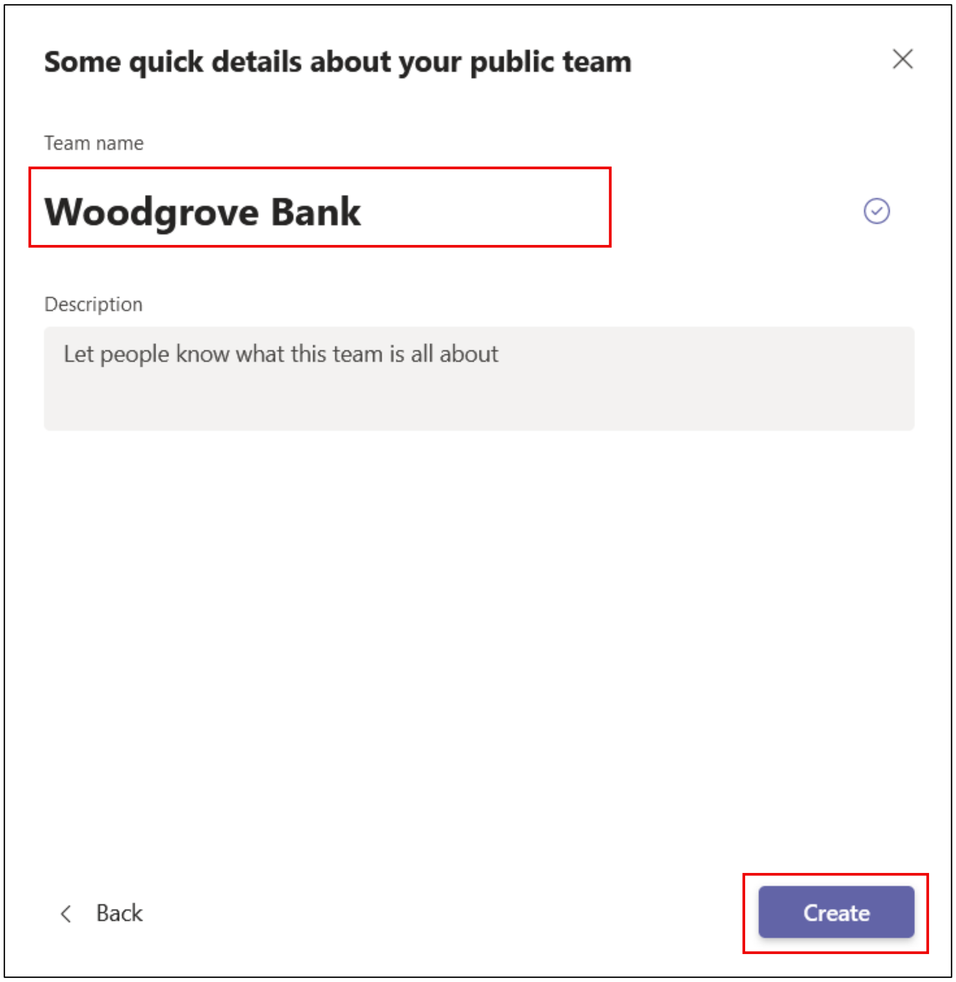
4. Click **From scratch.**



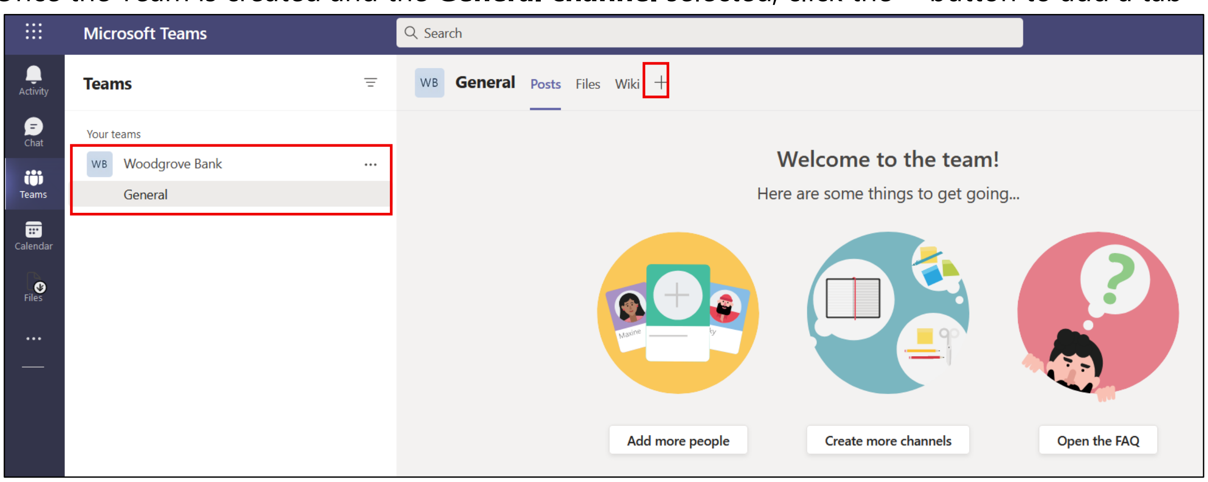
5. Click Public.



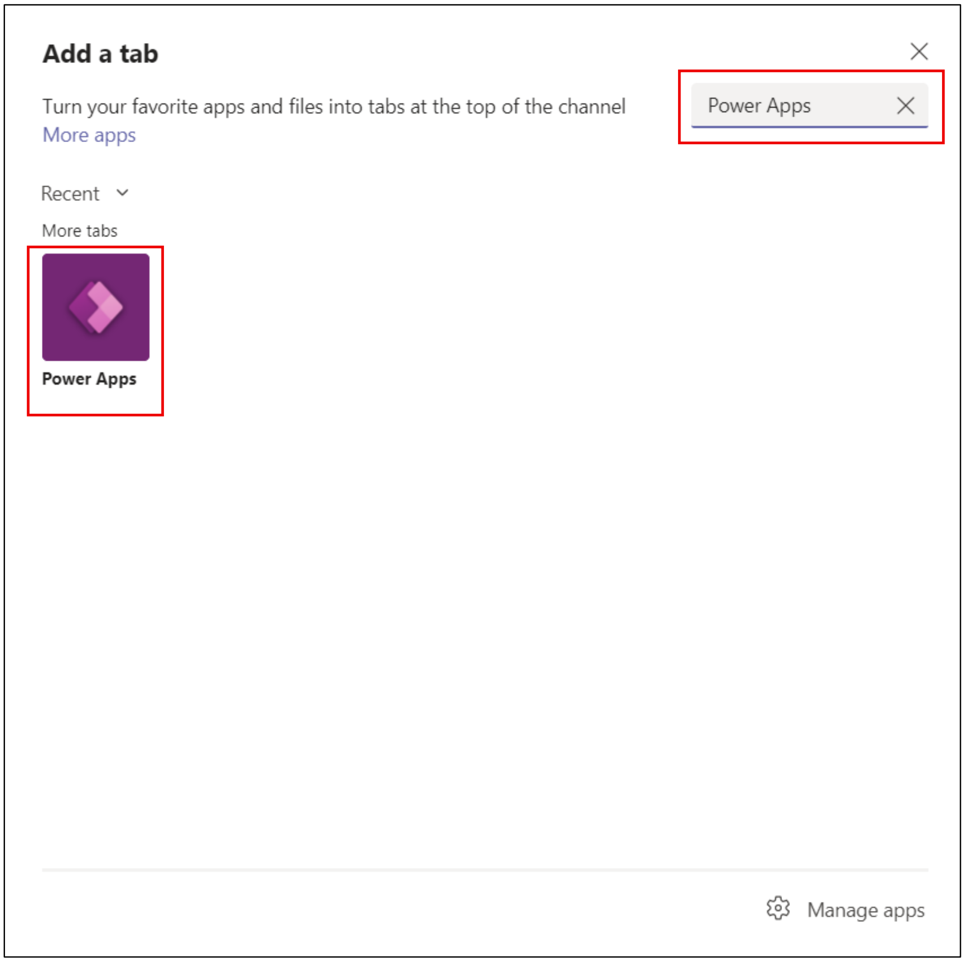
6. Call the Team “**Woodgrove Bank**” and click Create.



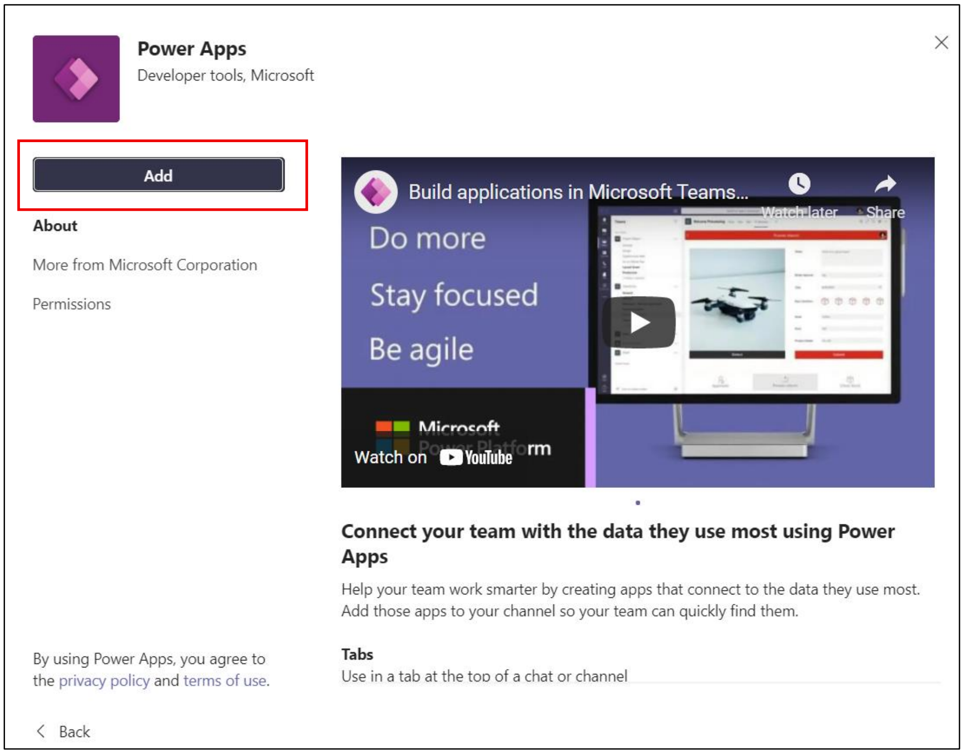
7. Once the Team is created and the **General channel** selected, click the **+** button to add a tab



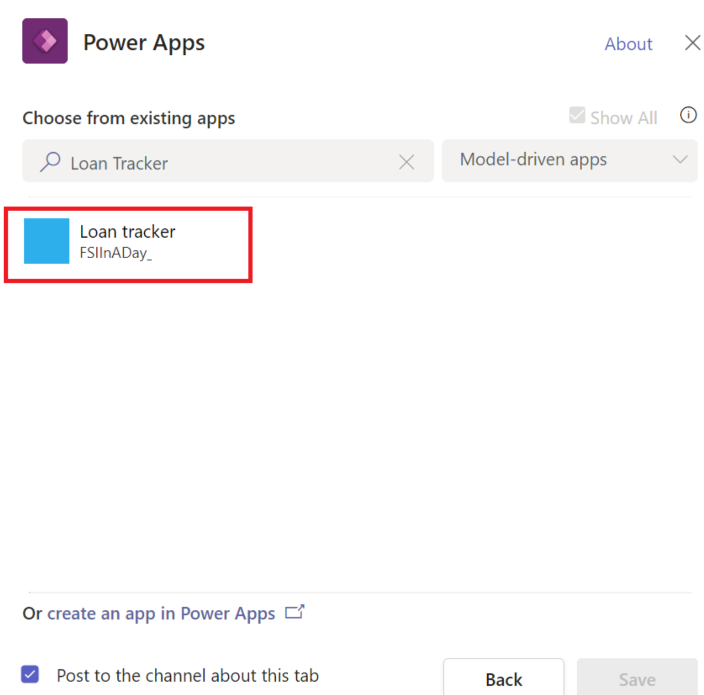
8. Search for "Power Apps" and select **Power Apps**


Add a tab
Turn your favorite apps and files into tabs at the top of the channel
More apps
Power Apps
Recent
More tabs
Power Apps
Manage apps

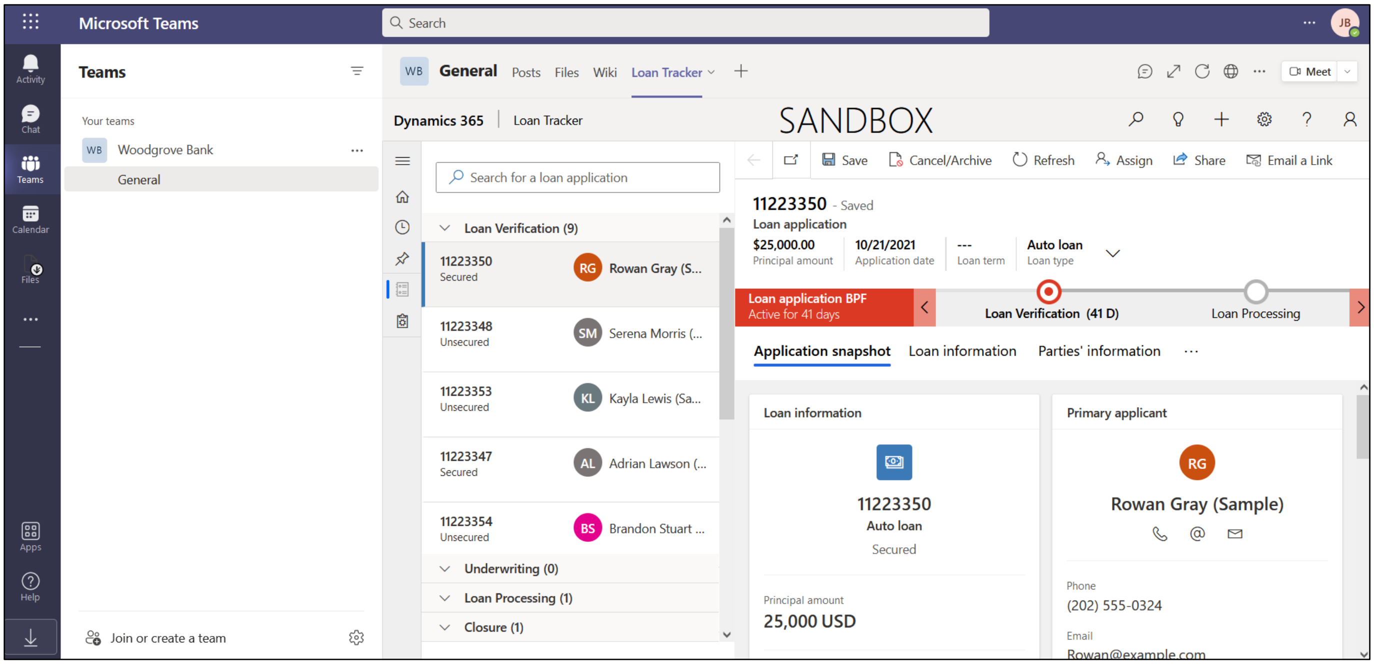
9. Click **Add**



10. Select **Model-driven apps** from the dropdown menu, and then search for Loan Tracker. Ensure **Show All** is checked. Select the **Loan Tracker** app in your environment 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.

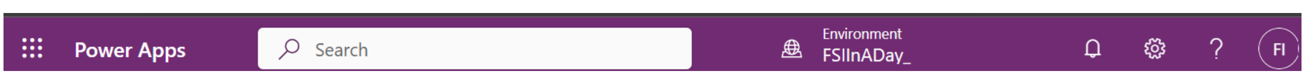
Exercise 4: Submit and approve a loan

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

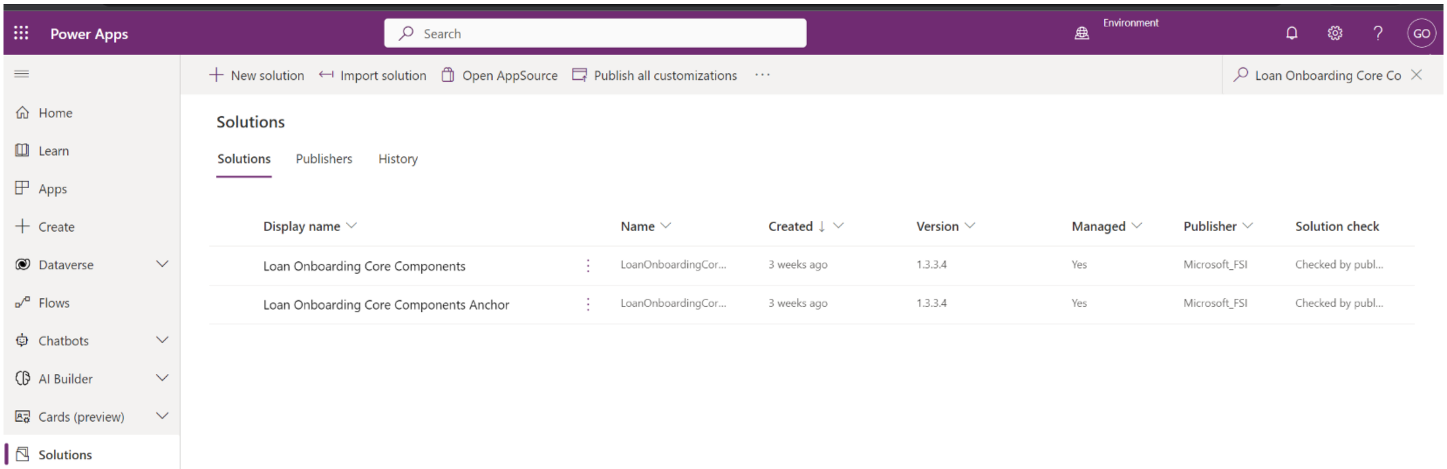
1. Log into the Retail Banking portal as a customer and submit a loan request
2. Log into Loan Tracker in Microsoft Teams as a Loan Representative and approve the loan

Task 1: Validate if workflow and actions are enabled

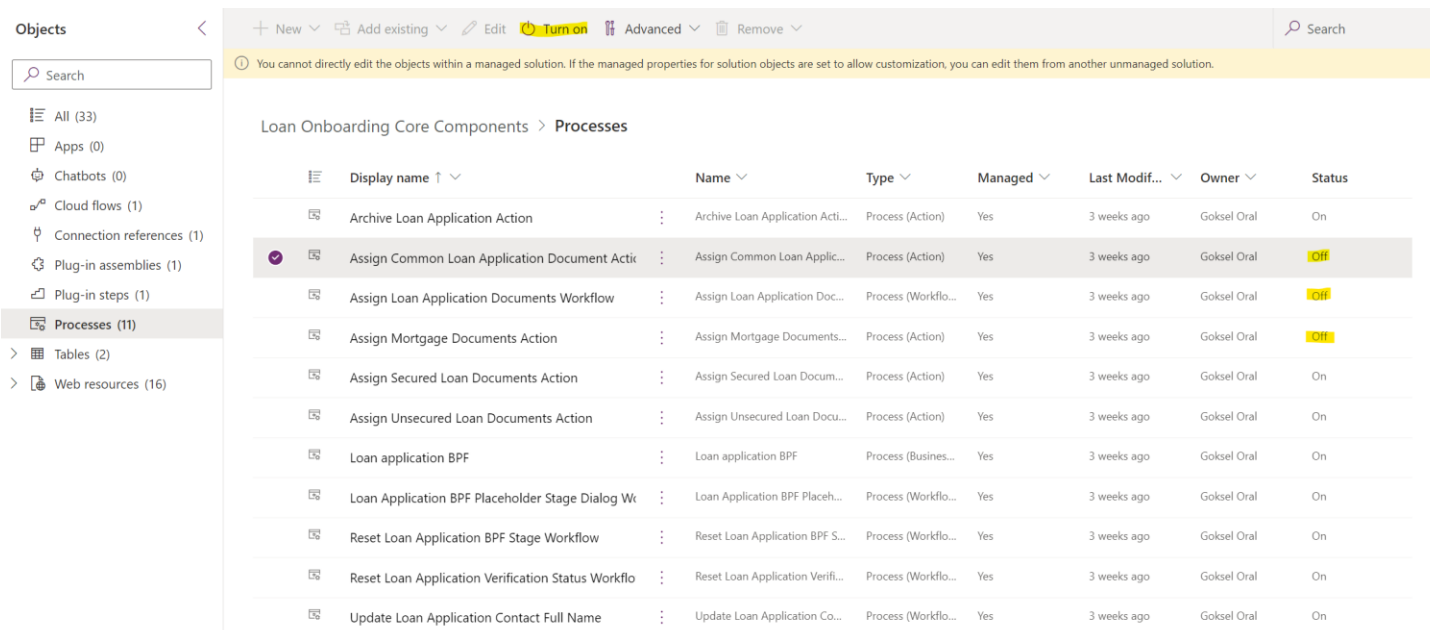
1. Using an In-Private or Incognito window, navigate to Power Apps.
2. Select the correct environment from the upper right **Environment** drop down.



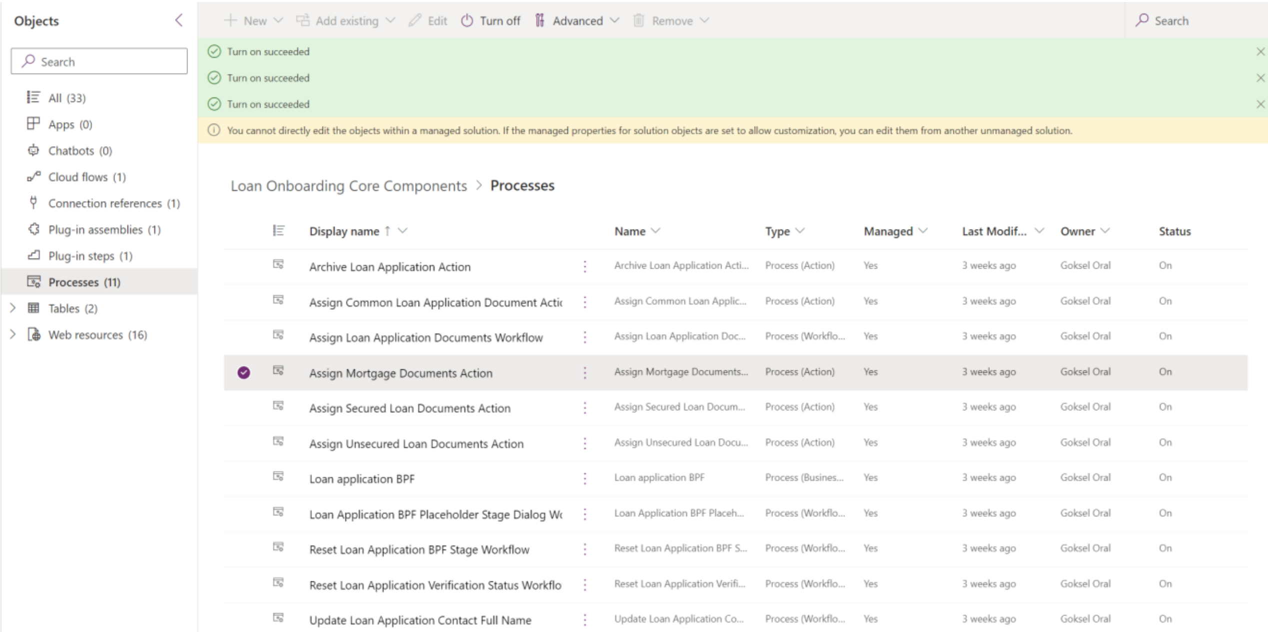
3. Select **Solutions** on the left navigation bar.
4. Search for **Loan Onboarding Core Components** solution and click the solution



5. Select **Processes** on the left menu. You will see all processes listed. Make sure all processes status are at "On" status. If any of the process is not in "On" status like below, select each of the ones that are not in "On status" one by one and Select **Turn On** from top menu and wait it to Turn on before doing the same for others.

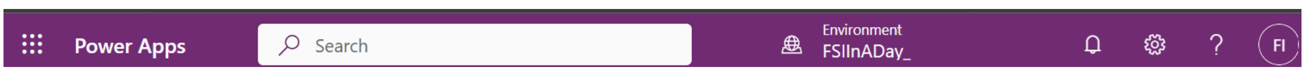


You should see all of them turned on before proceeding to next task.

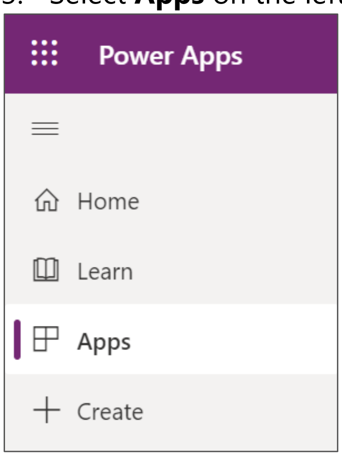


Task 2: Log into the Retail Banking portal as a customer and submit a loan request

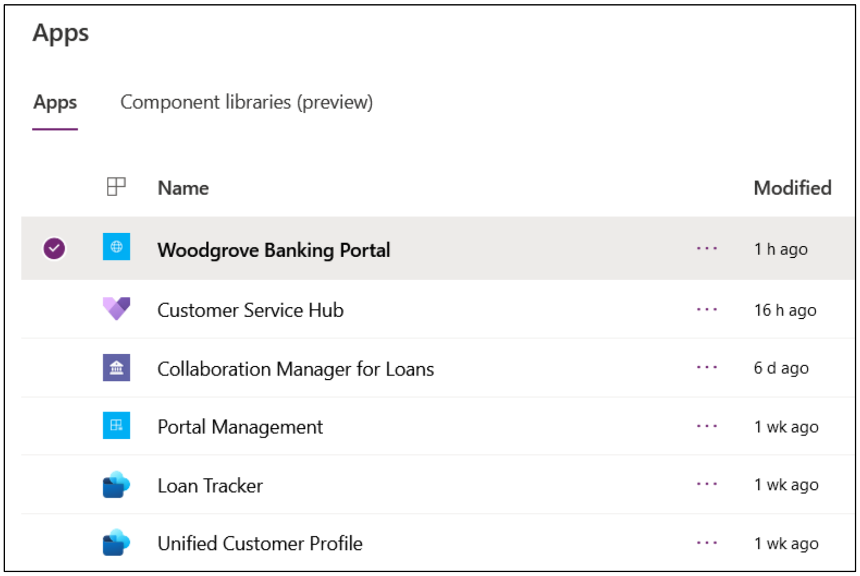
1. Using an In-Private or Incognito window, navigate to Power Apps.
2. Select the correct environment from the upper right **Environment** drop down.

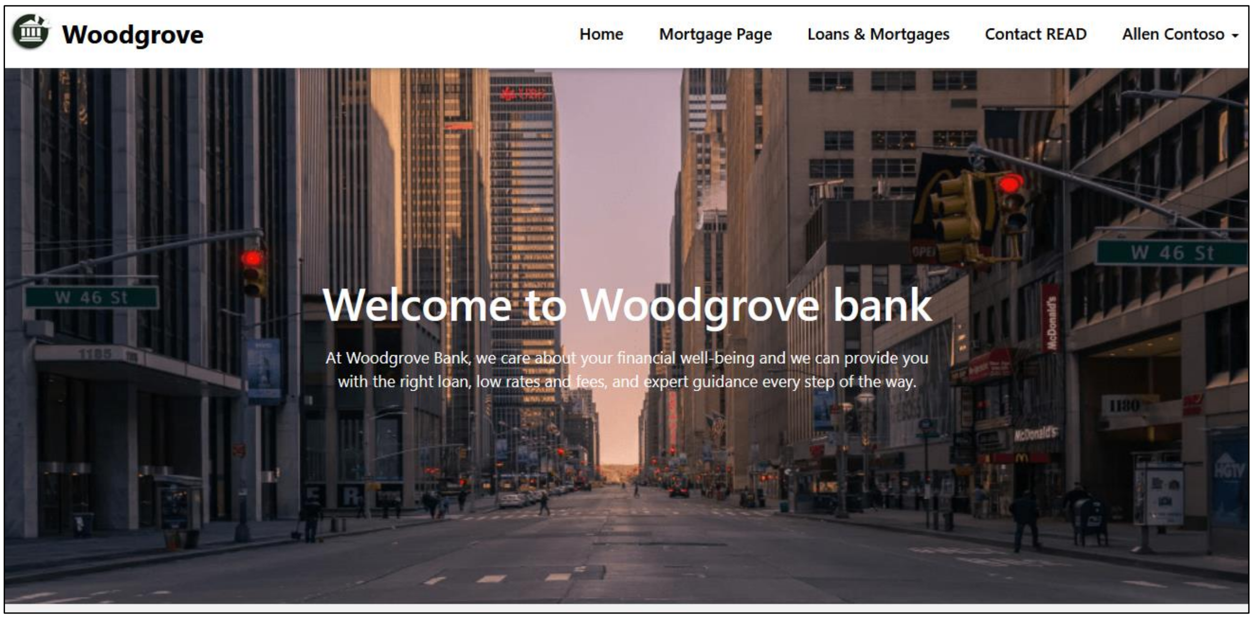


3. Select **Apps** on the left navigation bar.

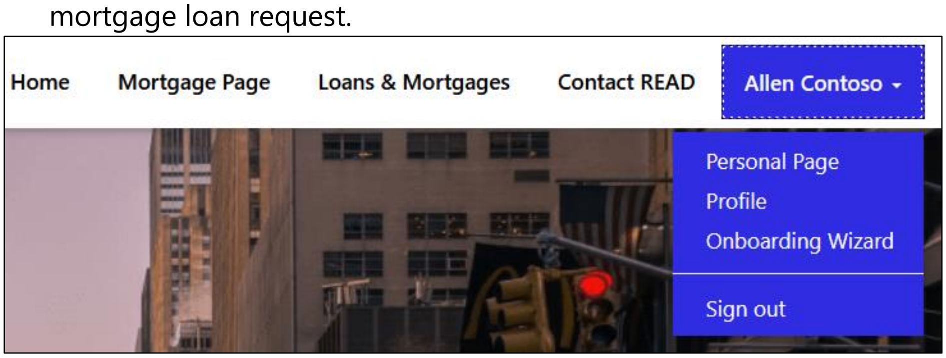


4. Open the **Woodgrove Banking Portal** and sign in as Allen Contoso with the credentials created earlier.



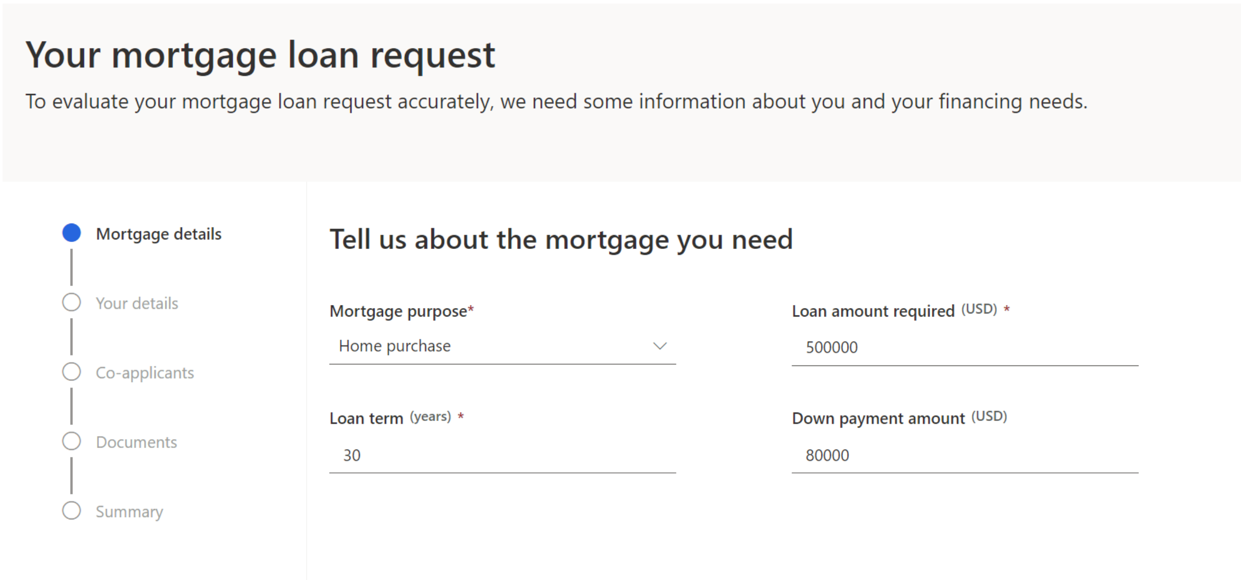


5. Expand Allen Contoso's information on top right and click **Onboarding Wizard** to initiate a mortgage loan request.

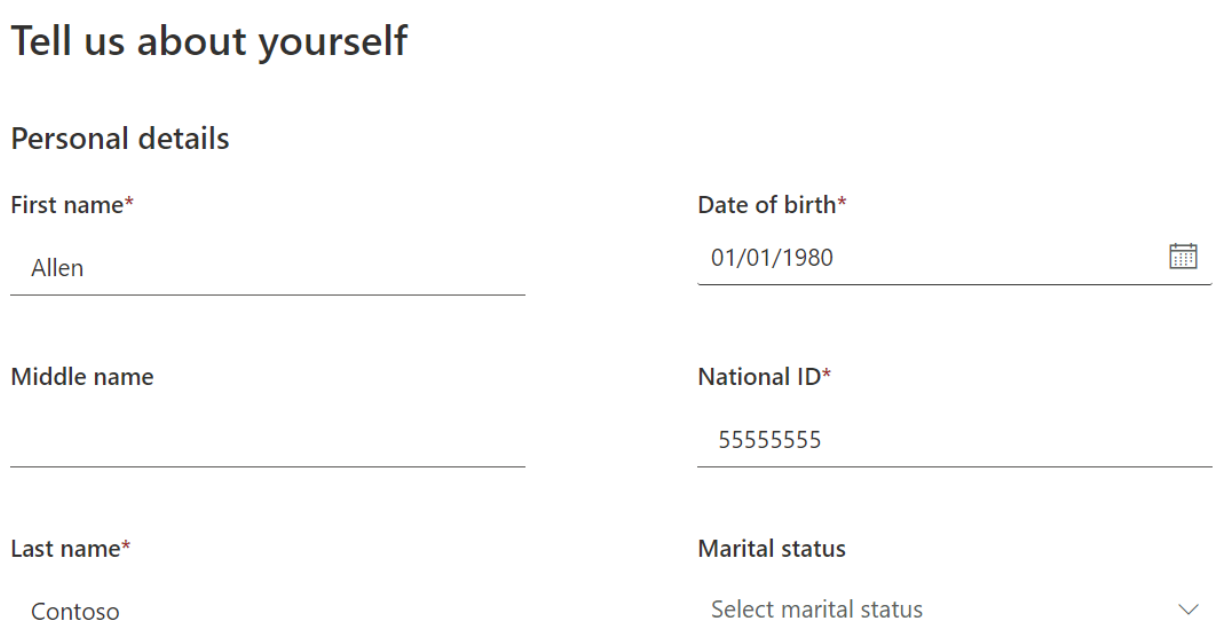


6. Under Mortgage Details, fill out the following information and click **Next**:

a. **Mortgage Purpose**: Home purchase
b. **Loan Term**: 30
c. **Loan amount required (USD):** 500,000
d. **Down payments (USD):** 80,000



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



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

l. **Employment's status**: Full time
m. **Job Title**: Owner
n. **Employer's name**: Contoso Industries
o. **When did you begin working there?**: 01/21
p. **I'm currently working there**: Yes
q. **Credit score:** 800
r. **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?*

01/21

When did you stop working there?

MM/YY

I currently work there

Add another employer

Credit score

800

Loans taken in last 90 days

0

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

List your assets

Asset type*

Savings account

Balance or value (USD) *

250000

Asset description*

Savings account

Remove

Add another asset

- **Liability type** - Other
- **Amount owed (USD)** - 0
- **Liability description** - None

List your liabilities

Liability type*

Other

Amount owed (USD) *

0

Liability description*

None

Remove

Add another liability

- **Income type** - Employment monthly salary
- **Income amount (USD)** - 5000
- **Income description** - Salary

List your monthly income

Income type*

Employment monthly salary

Income amount (USD) *

5000

Income description*

Salary

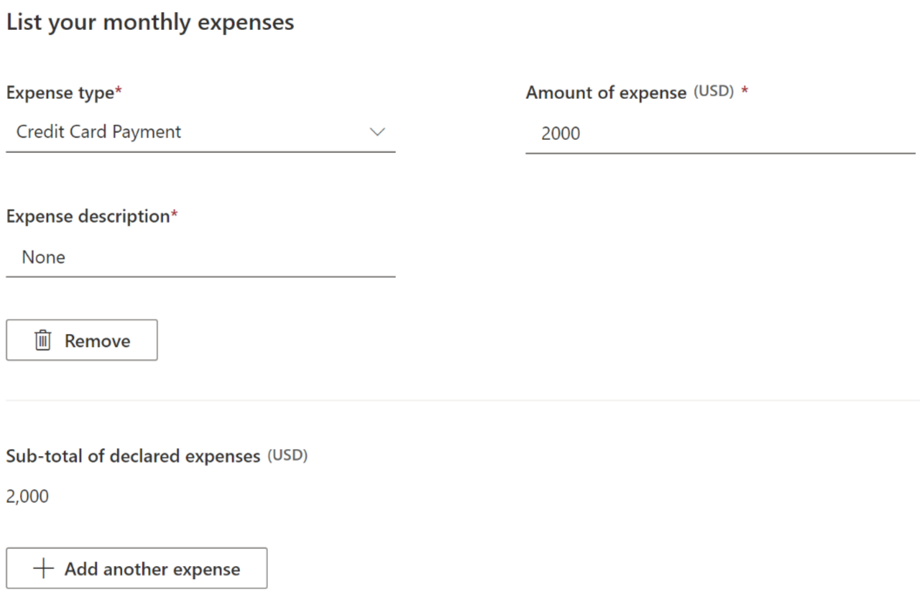
Remove

Sub-total of declared income (USD)

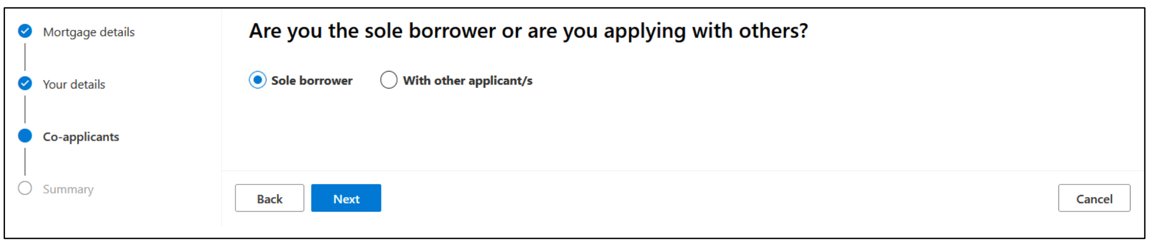
5,000

Add another income

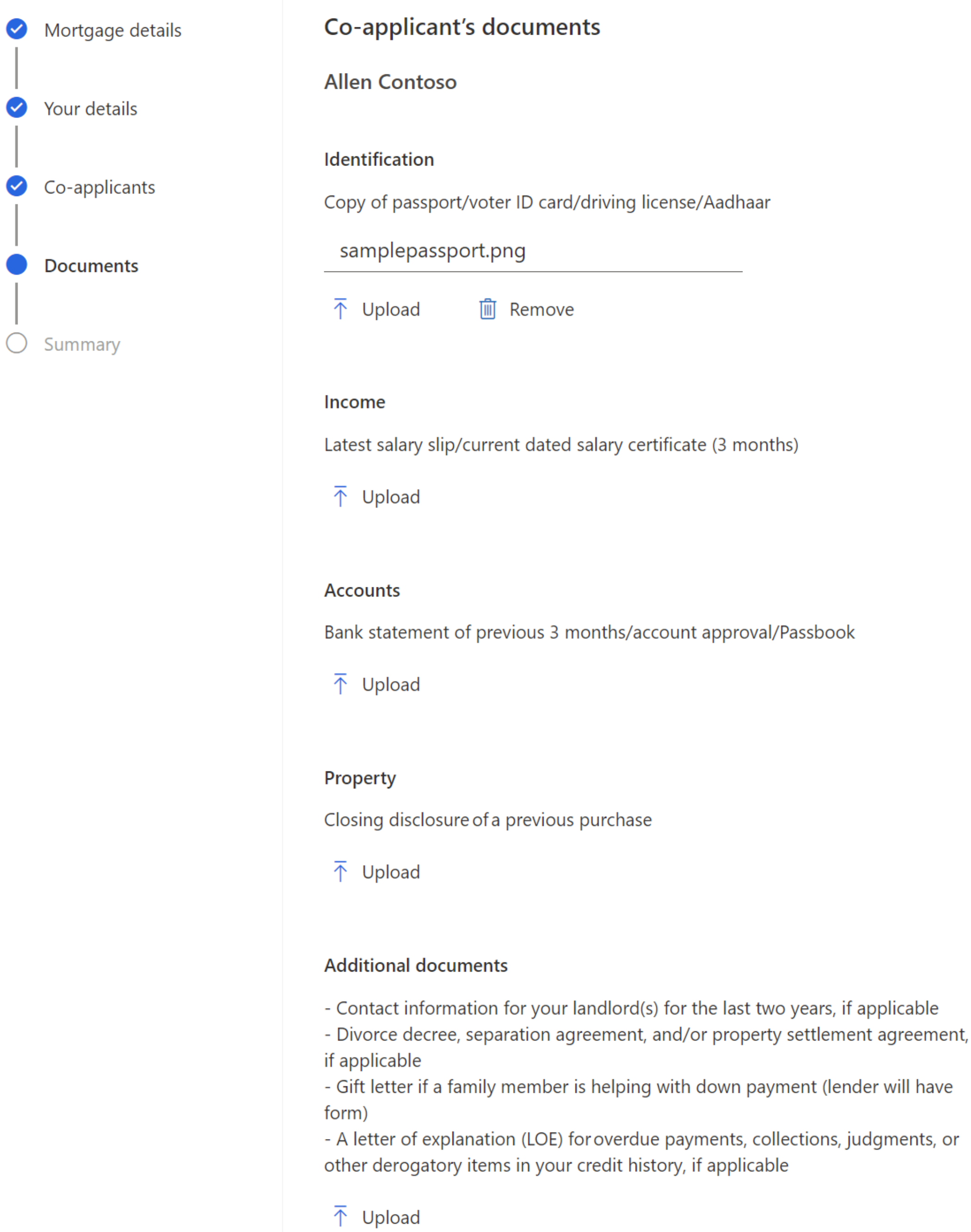
- **Expense type** - Credit Card Payment
- **Amount of expense (USD)** - 2000
- **Expense description** - None



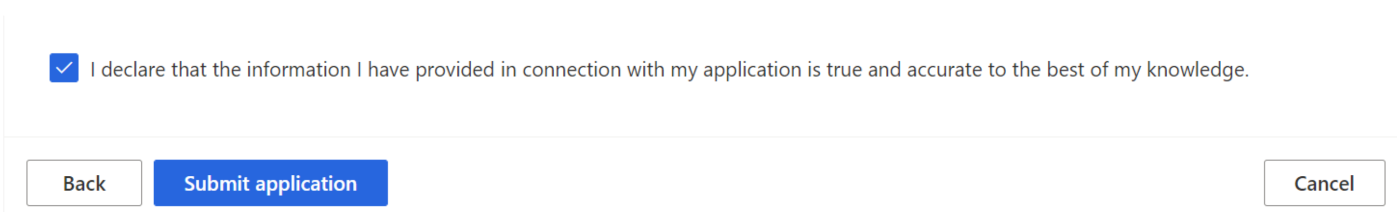
8. Select **Sole borrower** and then click **Next**



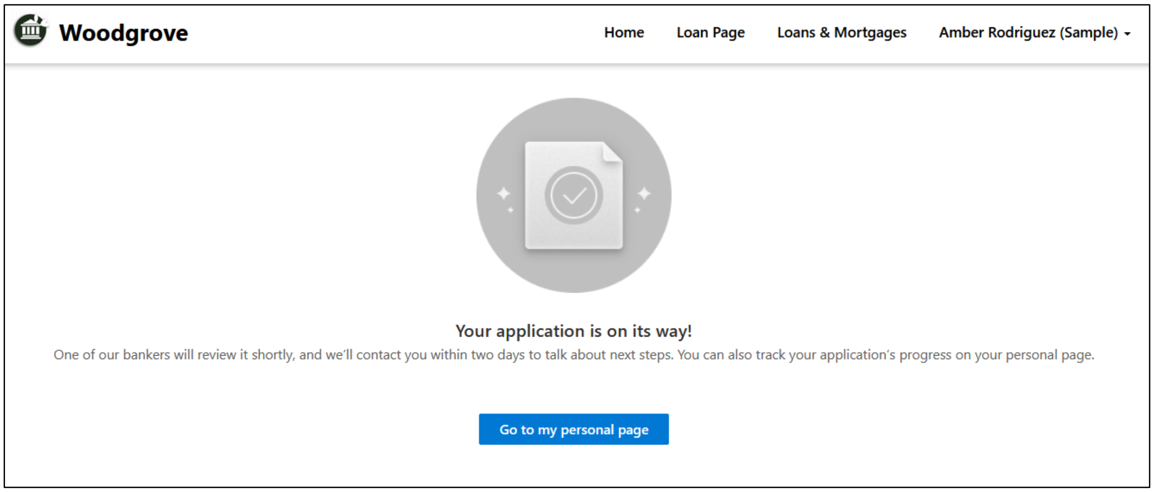
9. Upload any document for identification and then click **Next**

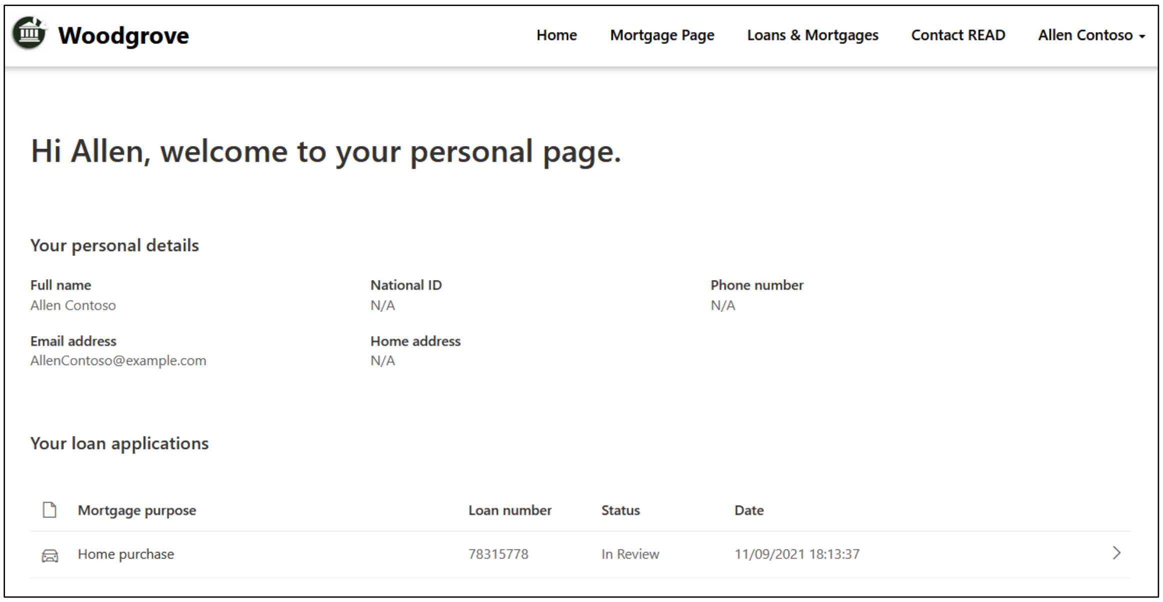


10. Scroll down to the bottom of the page, **check** the certification check box and click **Submit application**



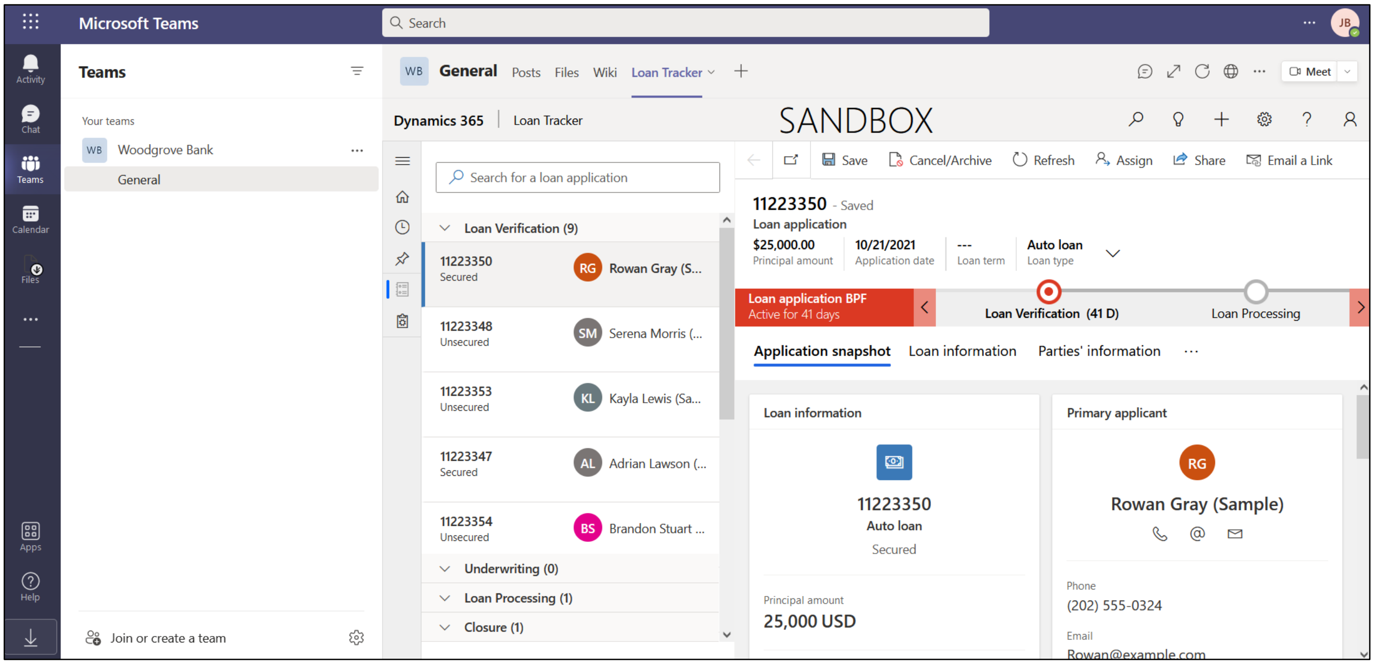
11. Click **Go to my personal page** to see the loan application status



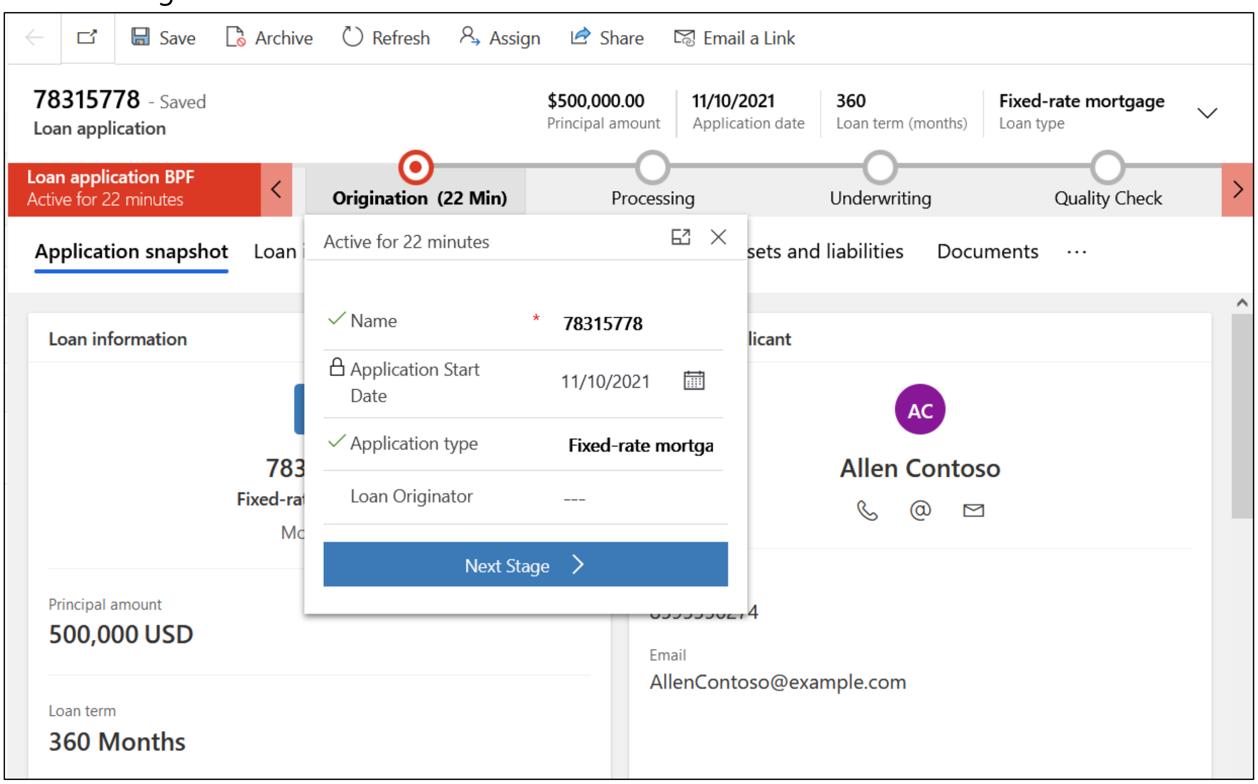


Task 3: Log into Loan Tracker in Microsoft Teams as a Loan Representative and approve the loan

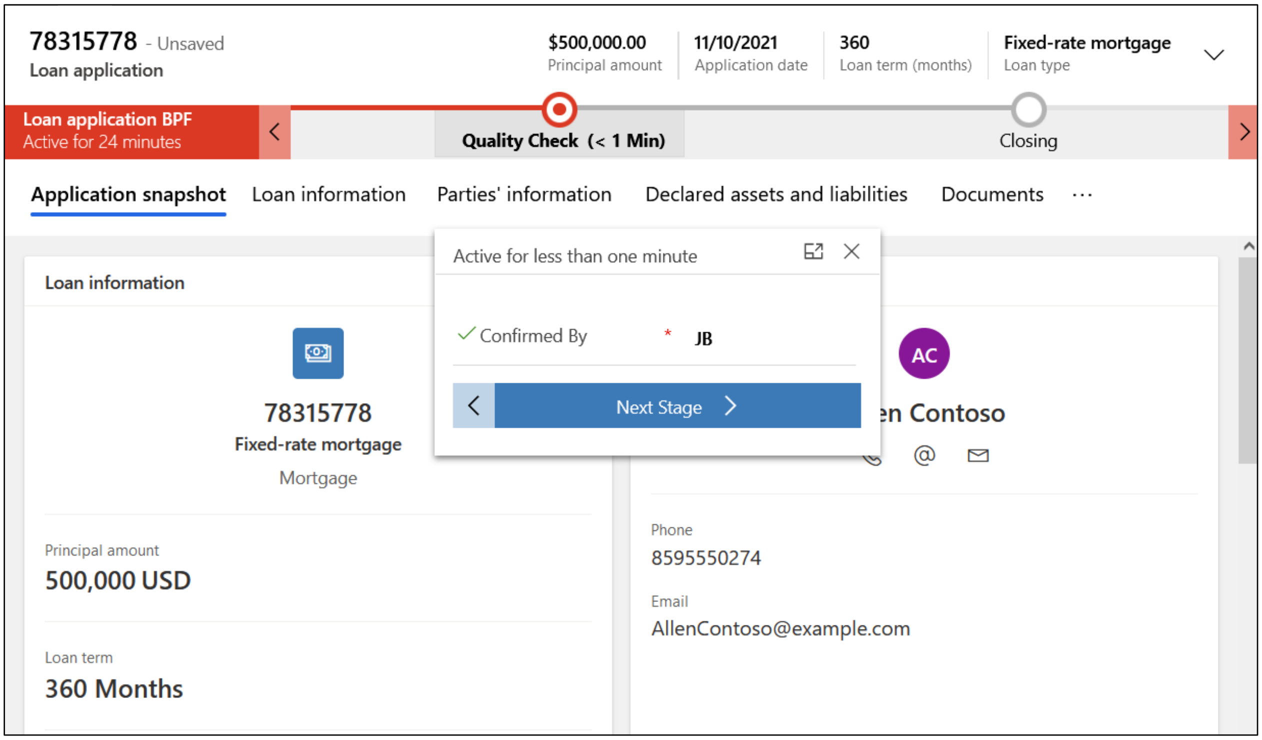
1. While logged in to your Microsoft 365 tenant, open a new tab and go to teams.microsoft.com.
2. Navigate to the Teams channel you created, go to Loan Tracker and search for the Allen Contoso mortgage loan application that you created



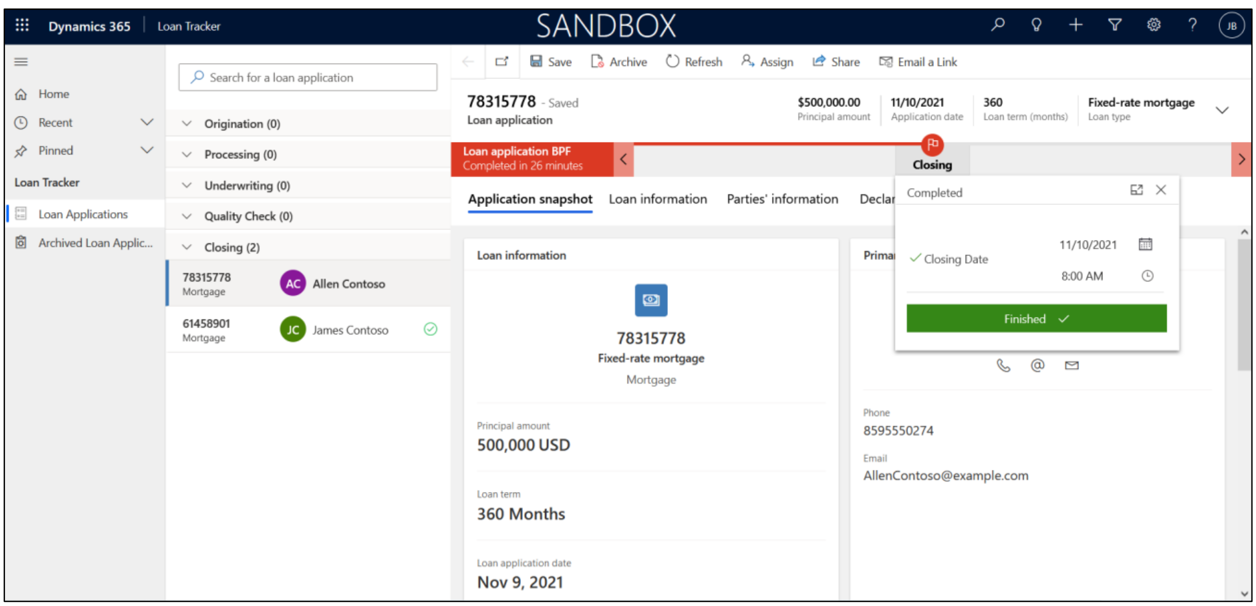
3. Click through the steps and fill in the fields in the Loan Application BPF to advance the Loan application to a new stage.



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