



# 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 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

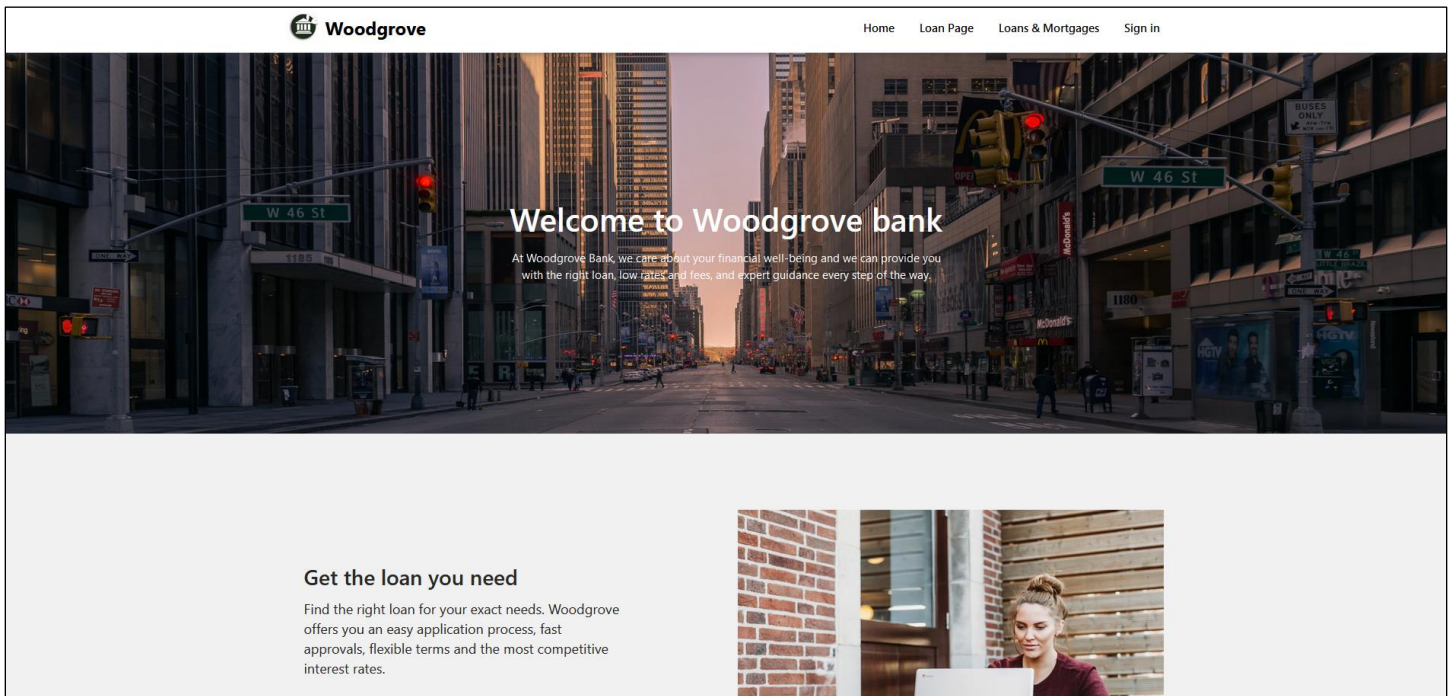
In this exercise, you will learn how to do the following:

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

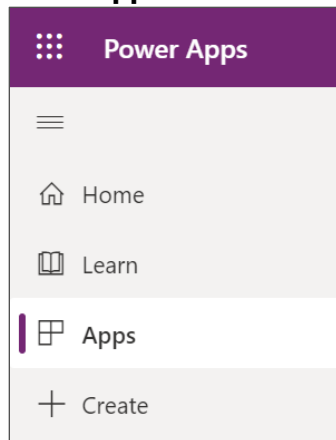
Prior to deploying Microsoft Cloud for Financial Services, we created a portal in your environment using the **Customer Self-Service** template. This was a prerequisite to install the Retail Banking Portal as part of the Customer onboarding module.

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.

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



- 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
- Go back to **Apps** page, click the three dot menu that hovers **More Commands**, and then click **Settings**

#### Apps

Apps Component libraries

Your trial portal app will expire in 21 days. To keep it, convert it to production. [Learn more about trials.](#)

Convert

|  | Name                     | Modified | Owner       | Type   |
|--|--------------------------|----------|-------------|--------|
|  | Woodgrove Banking Portal | 5 d ago  | Power Shell | Portal |

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

**Portal settings** ✕

Name \*  
Woodgrove Banking Portal

Address \*  
https://fsiinaday-...powerappsport...

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](#) ↗

## Select **Switch to Classic**

**Power Platform admin center**

Site Actions ▾ ... **Switch To Classic**

ⓘ Your trial website will expire in 27 day(s). Convert your website to production to avoid its suspension. [Learn More](#)

Websites > Woodgrove Banking Portal

**Site Details** [See All](#) [Edit](#)

**Woodgrove Banking Portal** [Convert To Production](#)

[https://fsiinaday-100-0102.powerappsporta...](#) [Connect Custom Domain](#)

|   |  |
|---|--|
| <b>Application Type</b><br>Trial                              | <b>Early Upgrade</b><br>No   |
| <b>Site Visibility</b><br>Private                             | <b>Site State</b><br>Off   |
| <b>Application Id</b><br>ca6f4ceb-543d-4ba7-8e72-d0396da96... | <b>Org URL</b><br><a href="#">https://fsiinaday-100-020123.crm.dyna...</a> |

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**

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

Power Apps portals admin center

Portal Details

**Portal Actions**

Manage custom certificates

Manage Dynamics 365 Instance

Set up SharePoint integration

Set up Power BI integration

Run Portal Checker

Manage portal authentication key

Set up IP address restriction

Your trial portal will expire in 27 day(s). Convert your portal to production to avoid its suspension. [Learn more](#) **Convert**

**Restart**  
Restart this portal.

**Update Dynamics 365 URL**  
Update your Dynamics 365 URL if it has changed after provisioning.

**Install Project Service Automation extension**  
Install the Project Service Automation extension for Partner portals

**Install Field Service extension**  
Install the Field Service extension for Partner portals

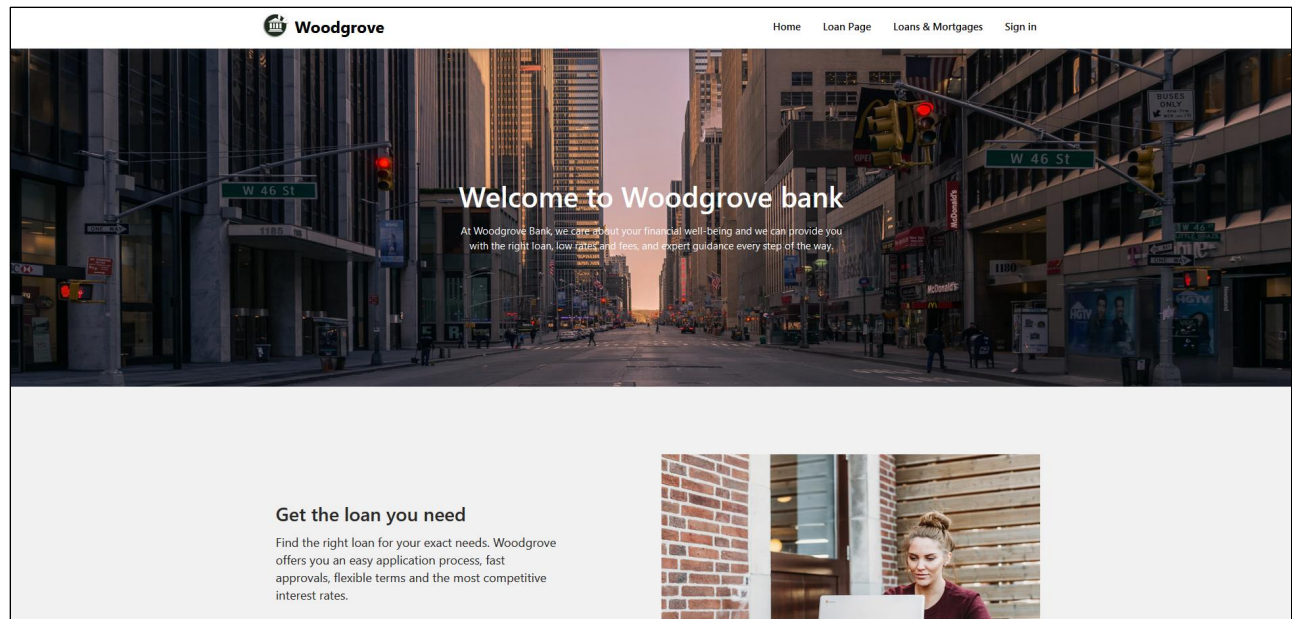
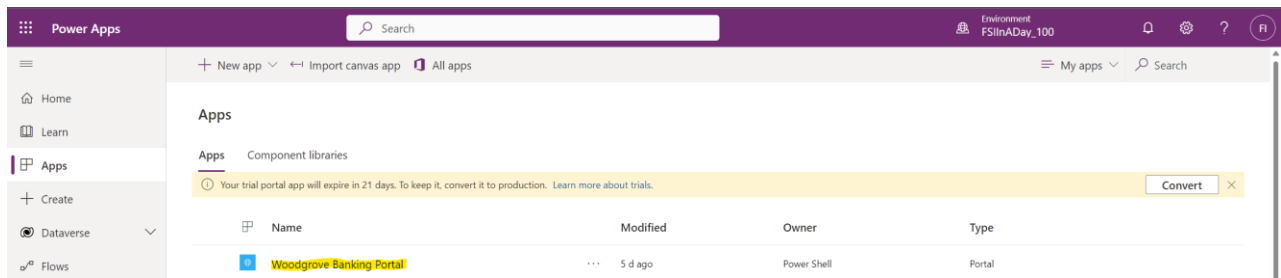
**Get Public Key**  
Click to get the public key of the Portal.

**Get latest metadata translations**  
Click to get latest metadata translations

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

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



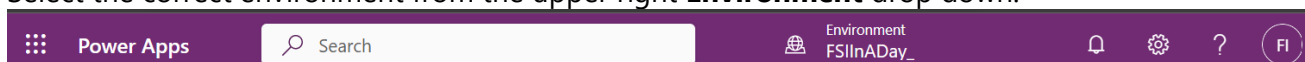


**Congratulations!** You have configured the Retail Banking Sample Portal in Microsoft Cloud for Financial Services.

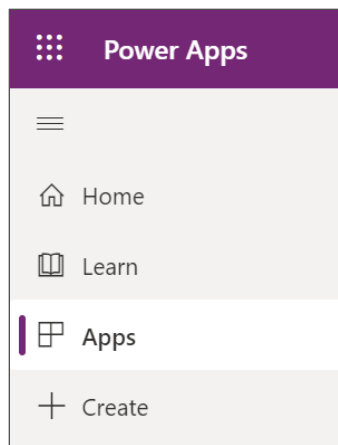
## Task 2: Create a new customer

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.



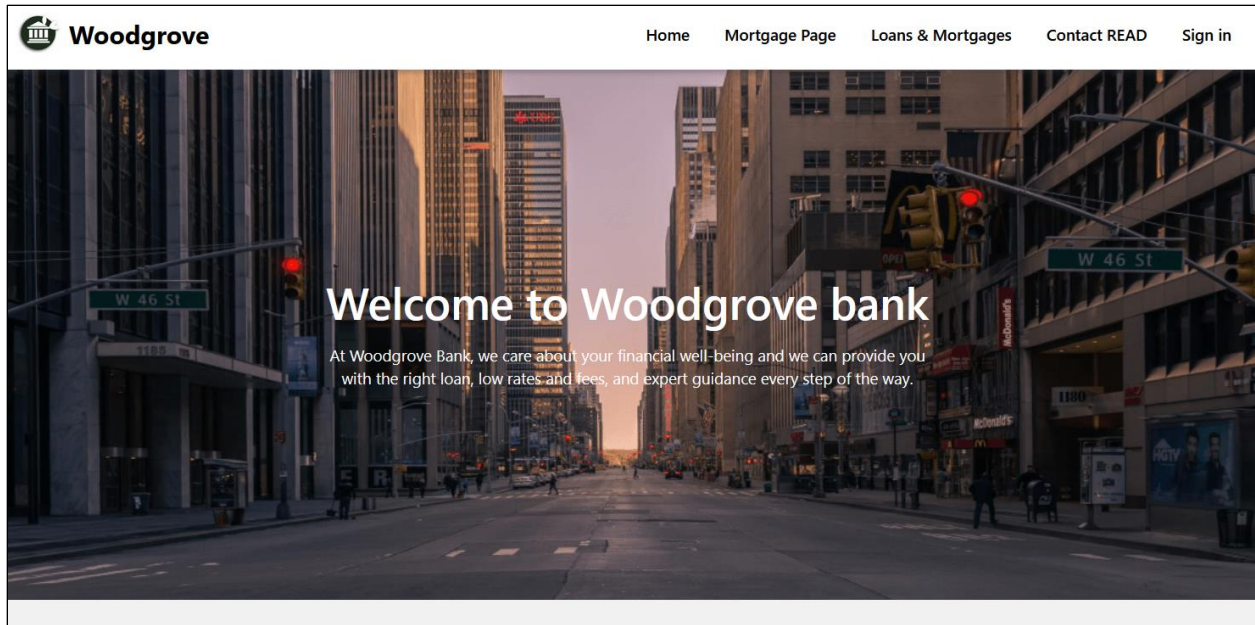
3. Select **Apps** on the left navigation bar.



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

| 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 |

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


The image shows the registration form on the Woodgrove Bank website. The form is titled "Register for a new local account". It has a "Sign in" link and a "Register" tab. The form contains four input fields: "Email" (AllenContoso@example.com), "Username" (AllenContoso), "Password" (masked with dots), and "Confirm password" (masked with dots). A blue "Register" button is at the bottom of the form.

7. Go Profile page from top right menu


[Home](#) > [Profile](#)

## Profile

Personal Page  
**Profile**  
Onboarding Wizard  
Sign out

 Profile name

[Personal Page](#)  
[Profile](#)  
[Onboarding Wizard](#)

 Security  
[Change Password](#)

### Your Information

|  |                      |
|--|----------------------|
| <b>First name *</b>                                | <b>Last name *</b>   |
| <input type="text"/>                               | <input type="text"/> |
| <b>E-mail</b>                                      |                      |
| <input type="text" value="goksel.oral@gmail.com"/> |                      |


Update

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


- First Name:** Allen
- Last Name:** Contoso


[Home](#) > [Profile](#)

## Profile

 Allen Contoso

[Personal Page](#)  
[Profile](#)  
[Onboarding Wizard](#)

 Security  
[Change Password](#)

Your profile has been updated successfully. 

### Your Information

|   |                                      |
|---|--------------------------------------|
| <b>First name *</b>                                   | <b>Last name *</b>                   |
| <input type="text" value="Allen"/>                    | <input type="text" value="Contoso"/> |
| <b>E-mail</b>   |                                      |
| <input type="text" value="AllenContoso@example.com"/> |                                      |

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 loan application 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 application name and a search bar. The main content area is divided into several sections:

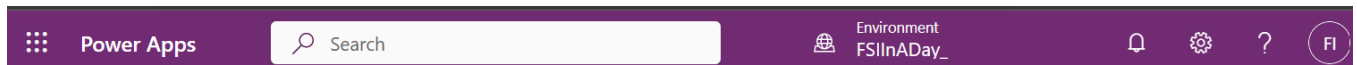
- Left Panel:** A list of loan applications categorized by stage. The 'Loan verification' section is expanded, showing a list of applications with details like ID, status, and applicant name.
- Center Panel:** A detailed view of a specific loan application (#770123) in the 'Loan verification' stage. It includes a progress bar, application snapshot, and various tabs for information.
- Right Panel:** A summary of the loan application progress, including a progress bar, application section, and declared assets and liabilities.

The 'Loan verification' stage is highlighted with a red box in the center panel. The 'Loan application' stage is also highlighted with a red box in the left panel. The 'Loan verification' stage is currently active, and the 'Loan application' stage is the next step in the process.

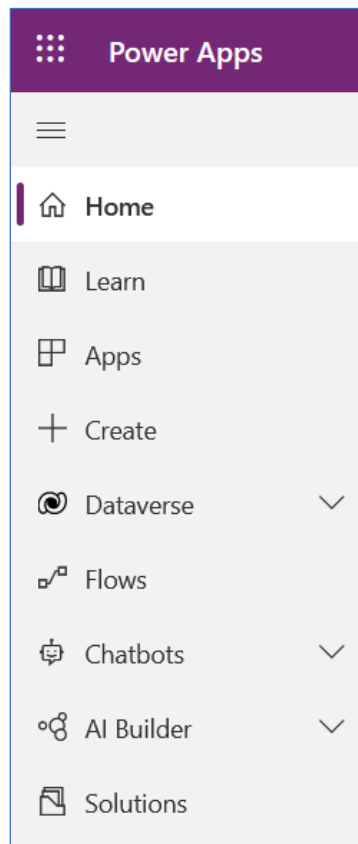
### Task 1: Create a new Power Apps solution

1. Using an In-Private or Incognito window, navigate to [Power Apps](#).

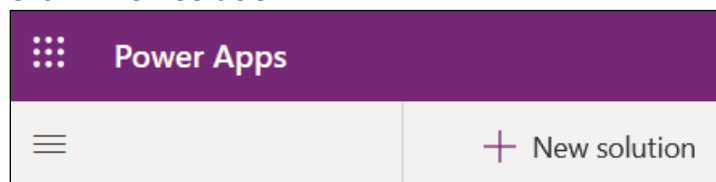
2. Select the correct environment from the upper right **Environment** drop down.



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

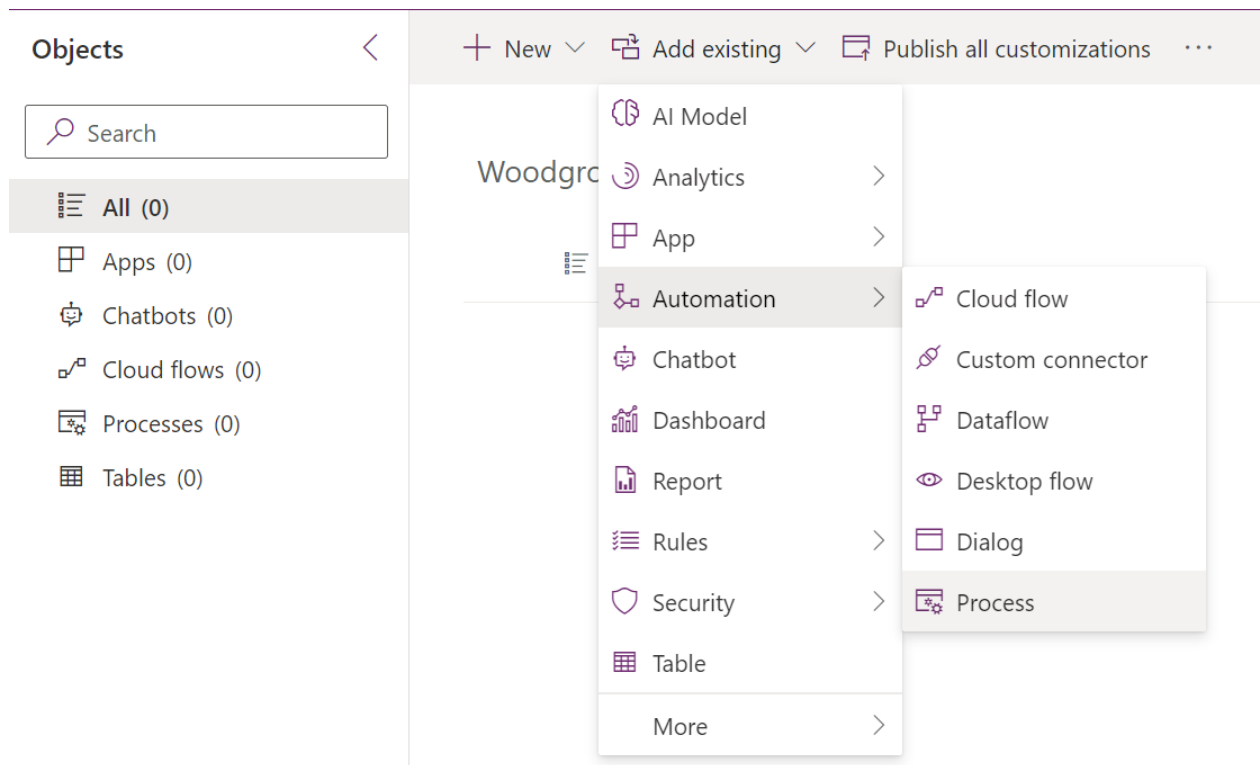
Cancel

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

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

| Solutions         |   |                  |
|-------------------|---|------------------|
| Display name      |   | Name             |
| Woodgrove Banking | ⋮ | WoodgroveBanking |

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**

**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 🔍 BPF ✕

| Display name ▼  | Modified | Type (catego... ▼ | Managed... | Owner | Status |
|---|----------|-------------------|------------|-------|--------|
| ✓ <b>Loan application BPF</b>                           | 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           | 🔒          |       |        |

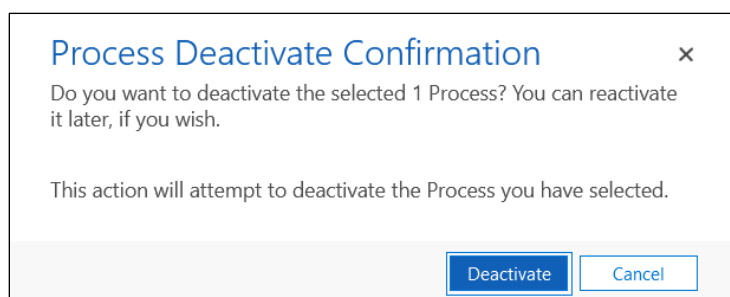
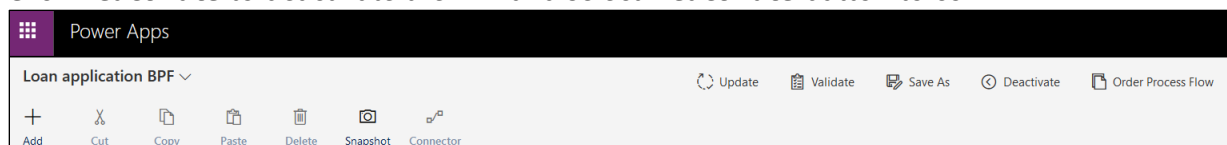
**Add** **Cancel**

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

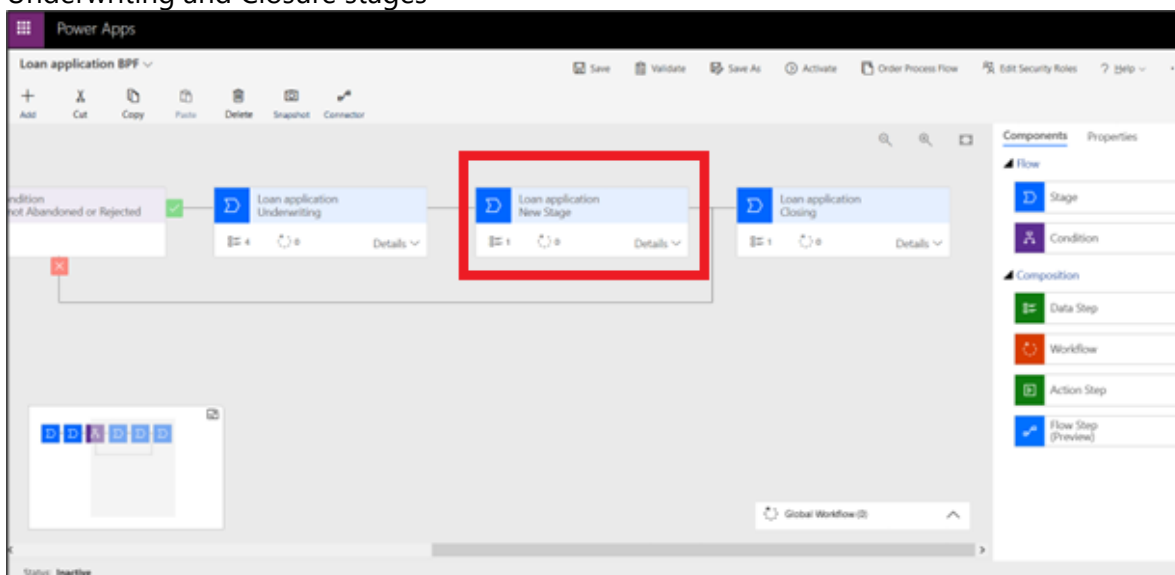


| Solutions > Woodgrove Banking |                              |         |
|-------------------------------|------------------------------|---------|
| Display name ▾                | Name                         | Type ▾  |
| ✓ Loan application BPF        | ... Loan application BPF     | Process |
| Loan application BPF          | ... msfsi_loanapplicationbpf | Table   |

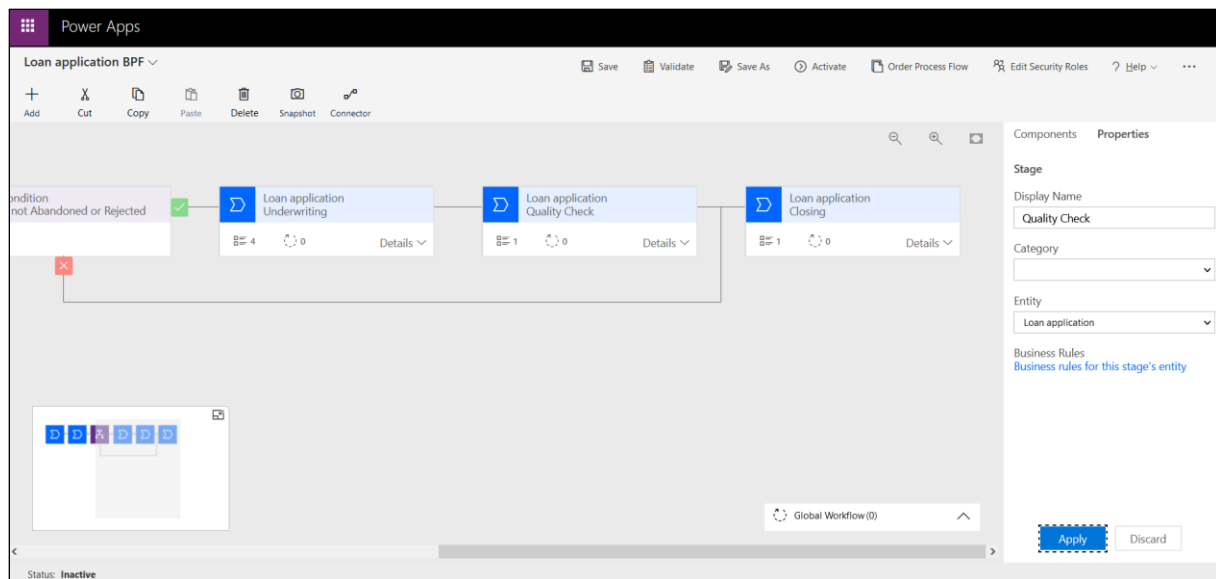
5. Click **Deactivate** to deactivate the BPF and select **Deactivate** button to confirm



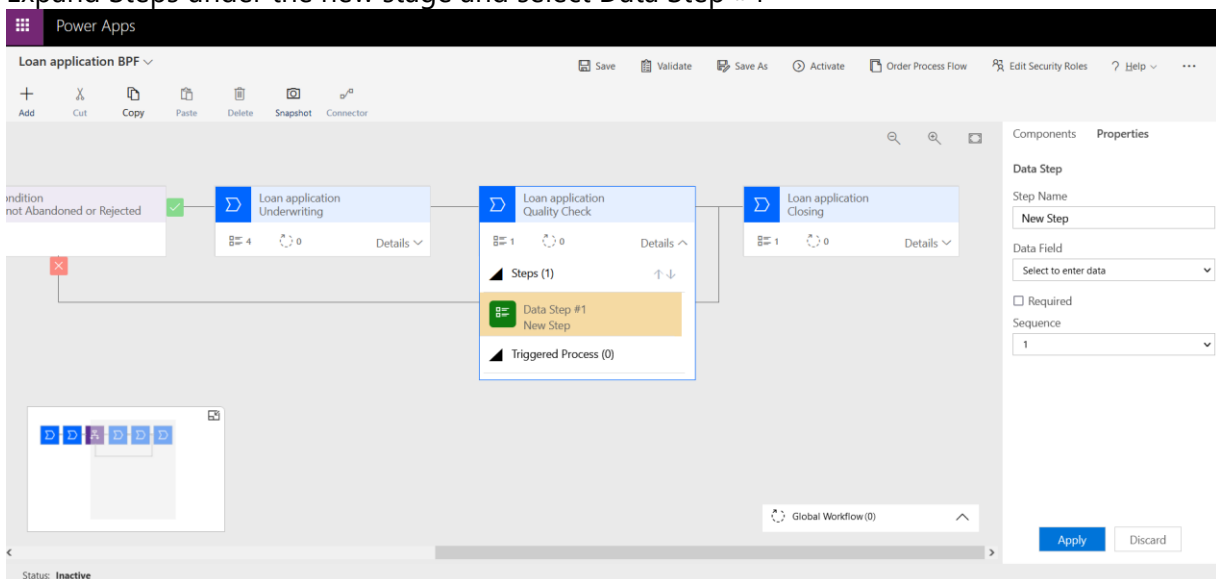
6. Extend the BPF by clicking and dragging a Stage from right menu to canvas and place it in between the Underwriting and Closure stages



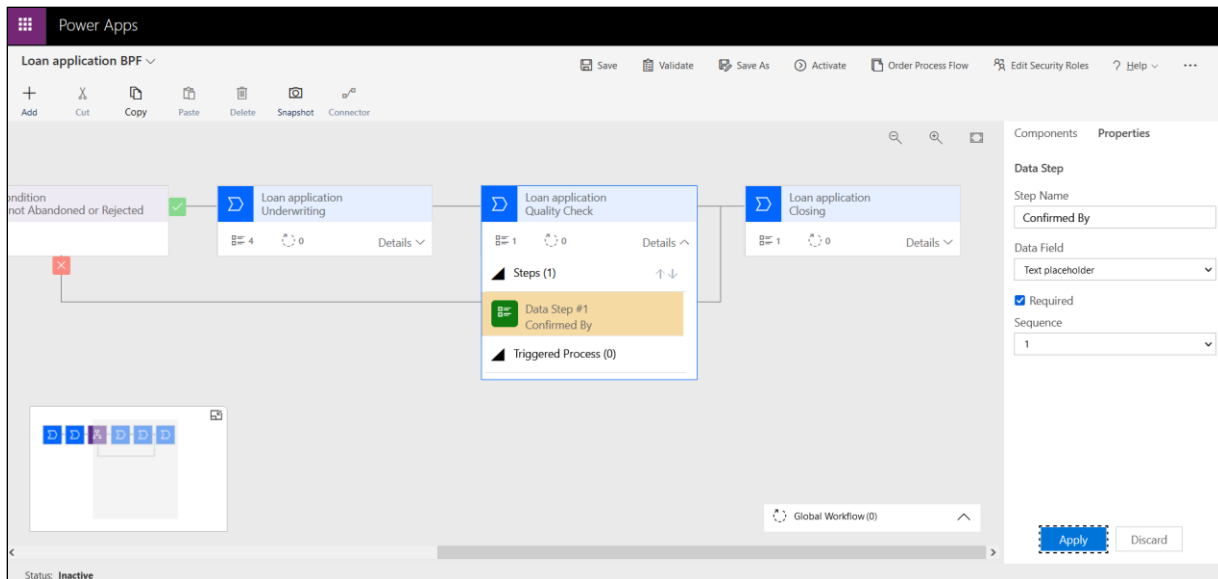
7. Select the New Stage, give it a Display Name of Quality Check and click Apply



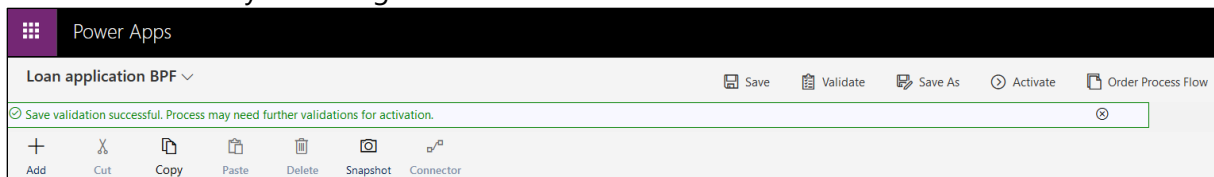
## 8. Expand Steps under the new stage and select Data Step #1



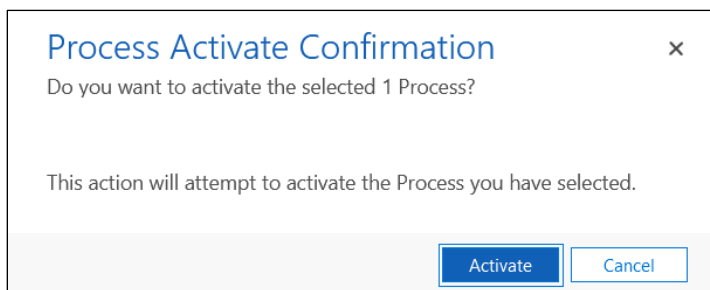
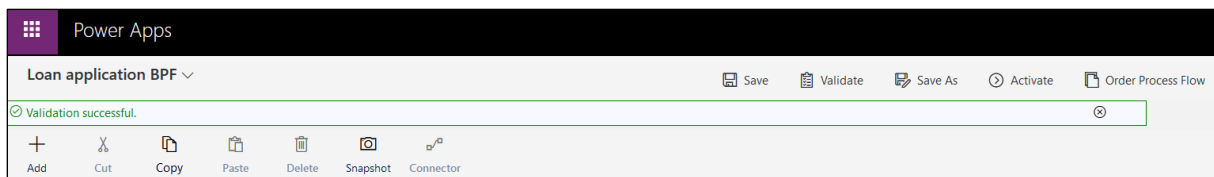
9. Enter the following information on the right menu and click **Apply**:
  - a. **Step Name:** Confirmed By
  - b. **Data Field:** Text placeholder
  - c. **Required:** Yes



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:

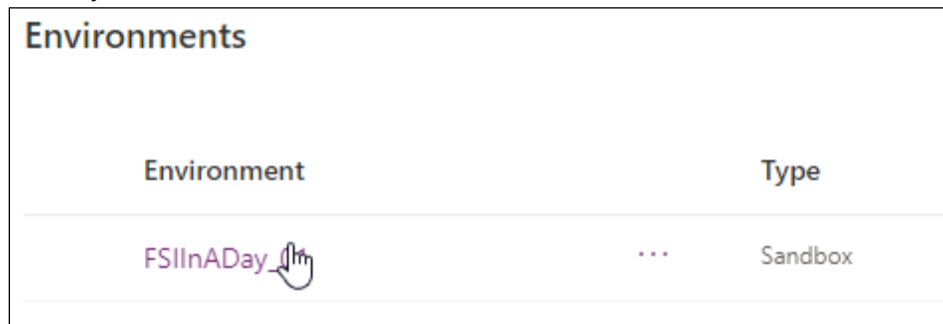
- Chat, call, post messages, and communicate as a team.
- Store and share files and documents to collaborate.
- Use Shifts to create, manage, and share schedules among your staff.

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

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

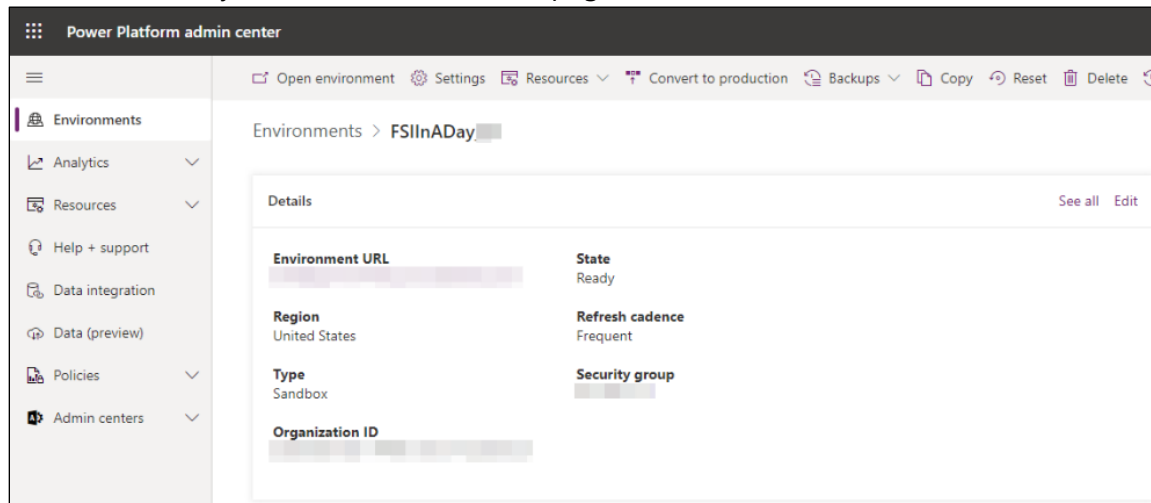
By default, the Basic and Enhanced Microsoft Teams integration is disabled for customer engagement apps in Dynamics 365. In this Task, we will enable Microsoft Teams in Dynamics 365.

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

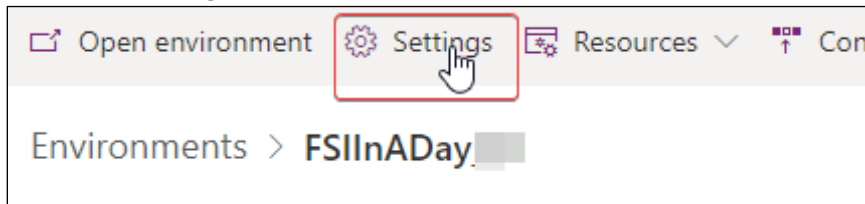


| Environment | Type    |
|-------------|---------|
| FSIInADay   | Sandbox |

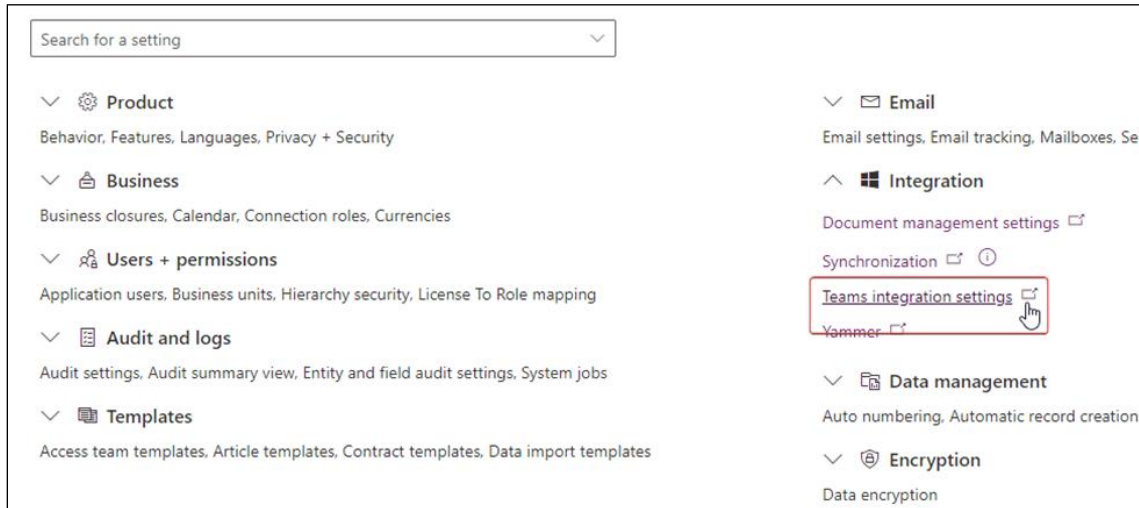
3. You will land on your environments detail page.



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



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



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)**

**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

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

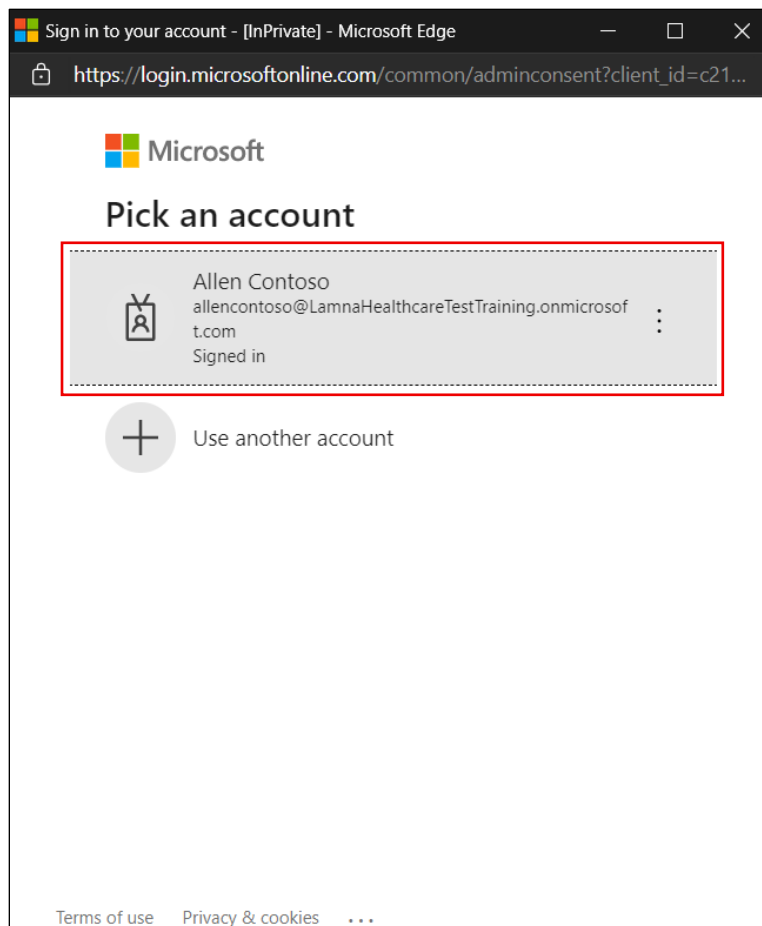
Turn on Confidential Labels  
Create private Teams and add sensitivity/confidentiality labels in the Enhanced Microsoft Teams Integration. ☐ No

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

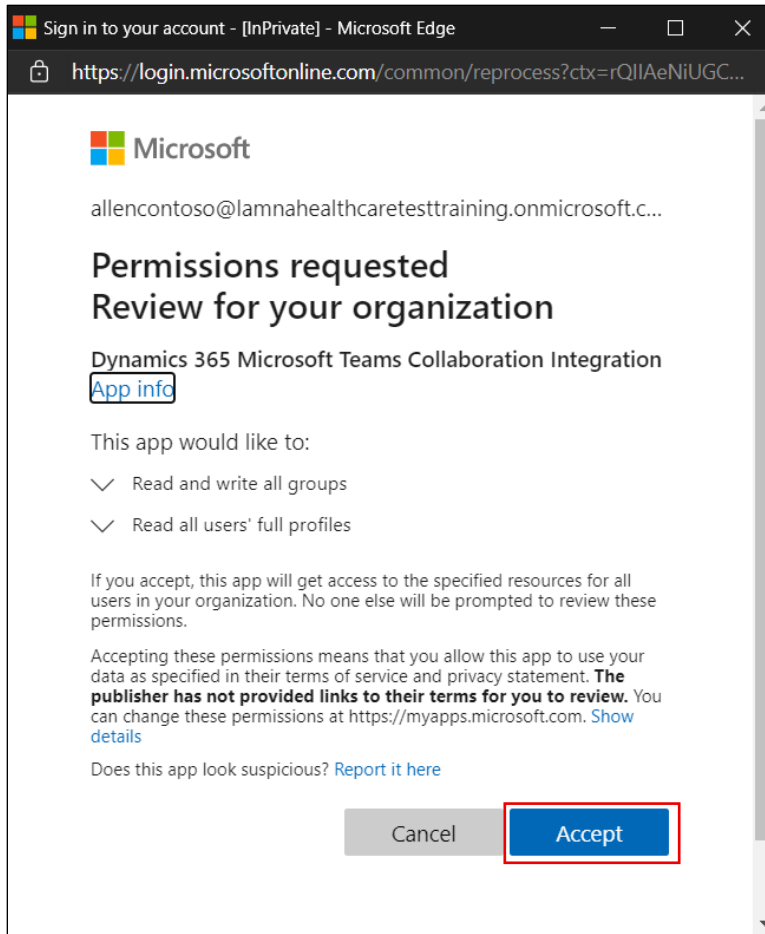
Use record title as the default chat name for linked chats  
Use record title as the default chat name for Teams chats created in Dynamics 365 and linked to Dynamics 365 records. When this is turned off, linked chats will use the participants' names as the default chat name. ☐ No

Save

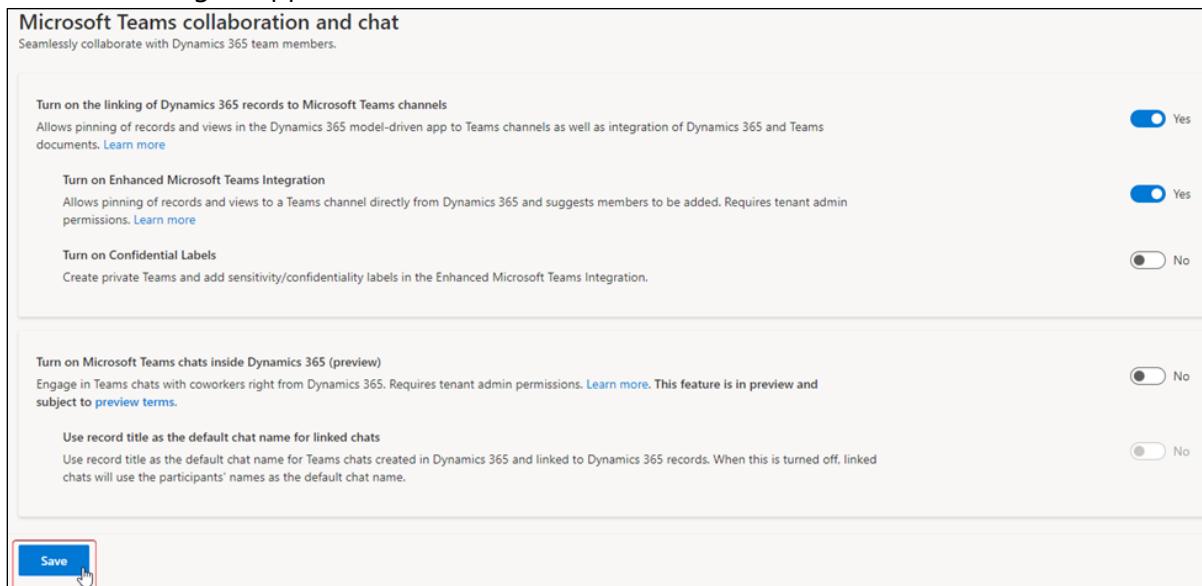
9. Another pop-up window will open to grant permissions. Select the user you are signed in as currently.



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

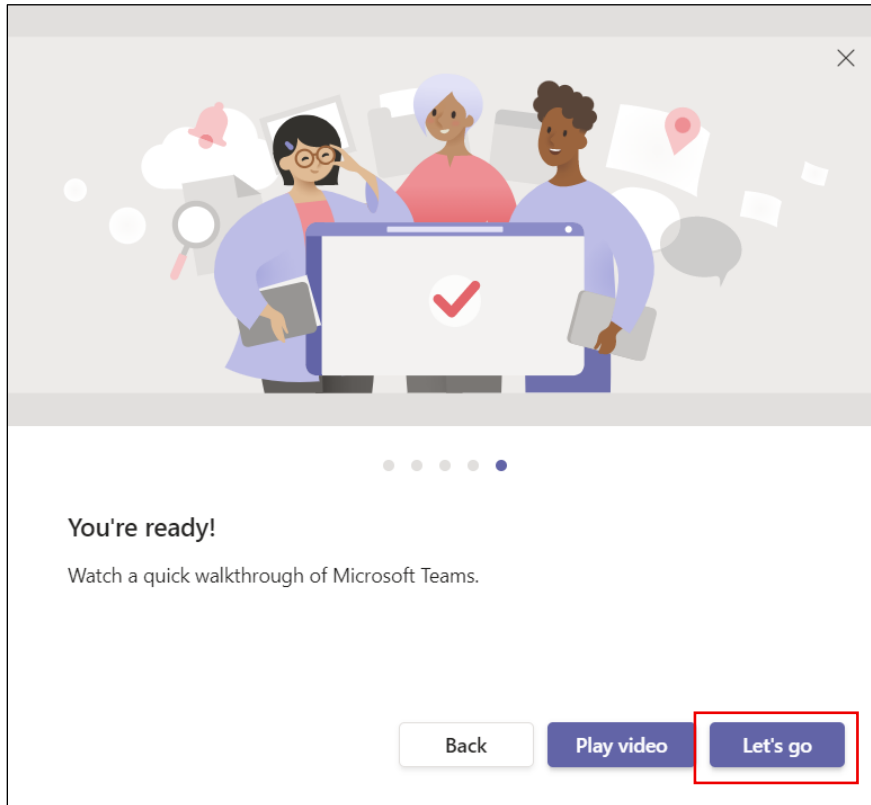
**Congratulations!** You have enabled Microsoft Teams integration for Dynamics 365.

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

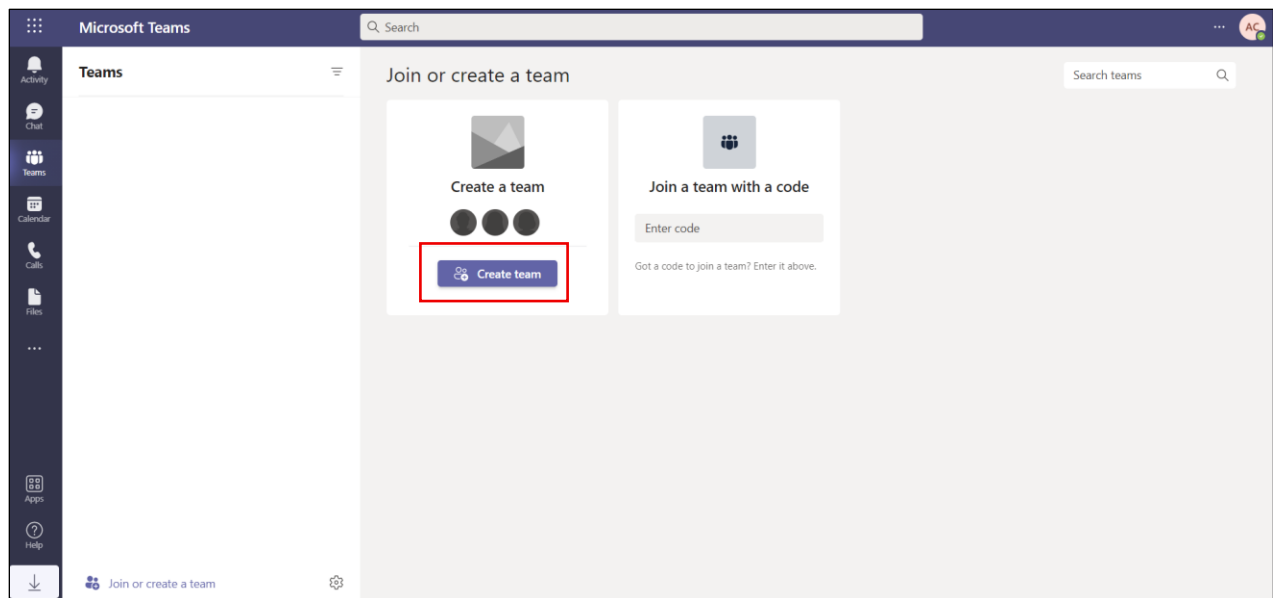
In this task, you will customize the Microsoft Teams experience for a practitioner by embedding the Loan Tracker app to the Teams channel in your environment\*.

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

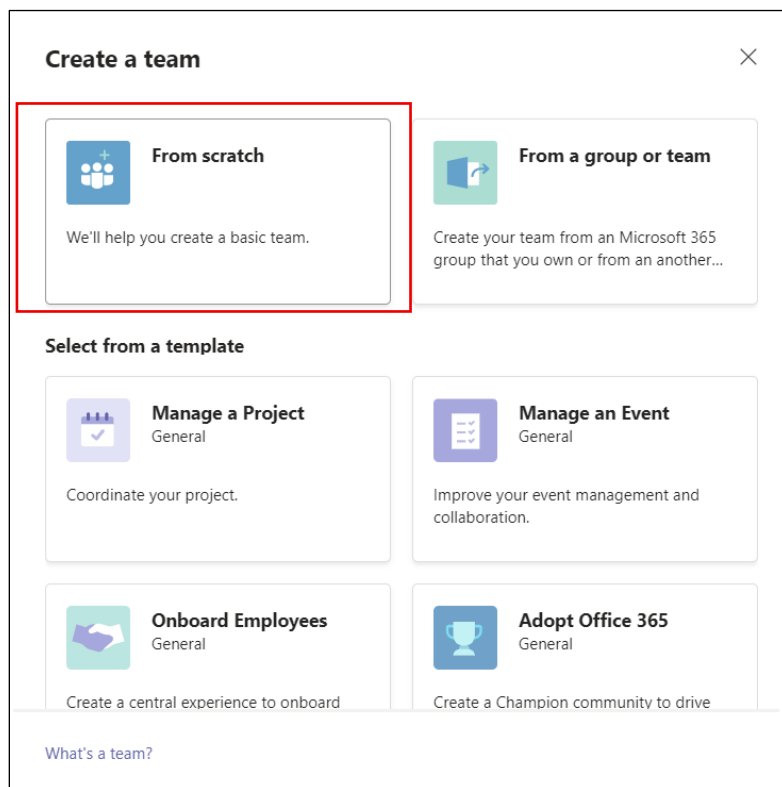
1. While logged in to your Microsoft 365 tenant, open a new tab and go to [teams.microsoft.com](https://teams.microsoft.com).
2. Click **Next** through the prompts, and then click **Let's Go**.



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




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

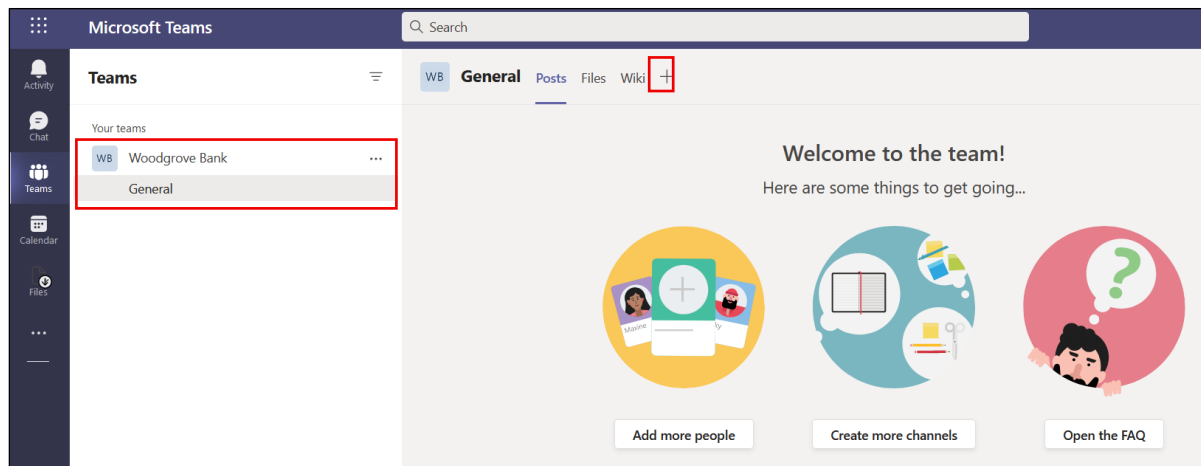
Description

Let people know what this team is all about

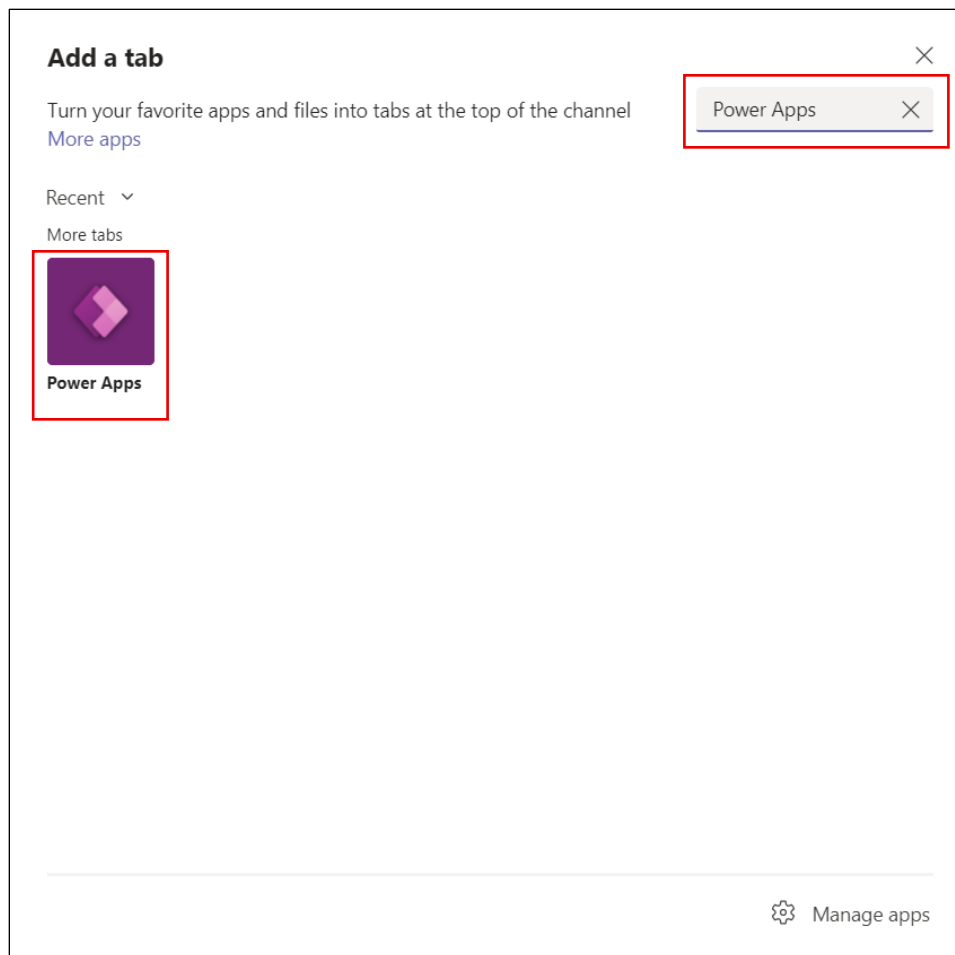
< Back

Create

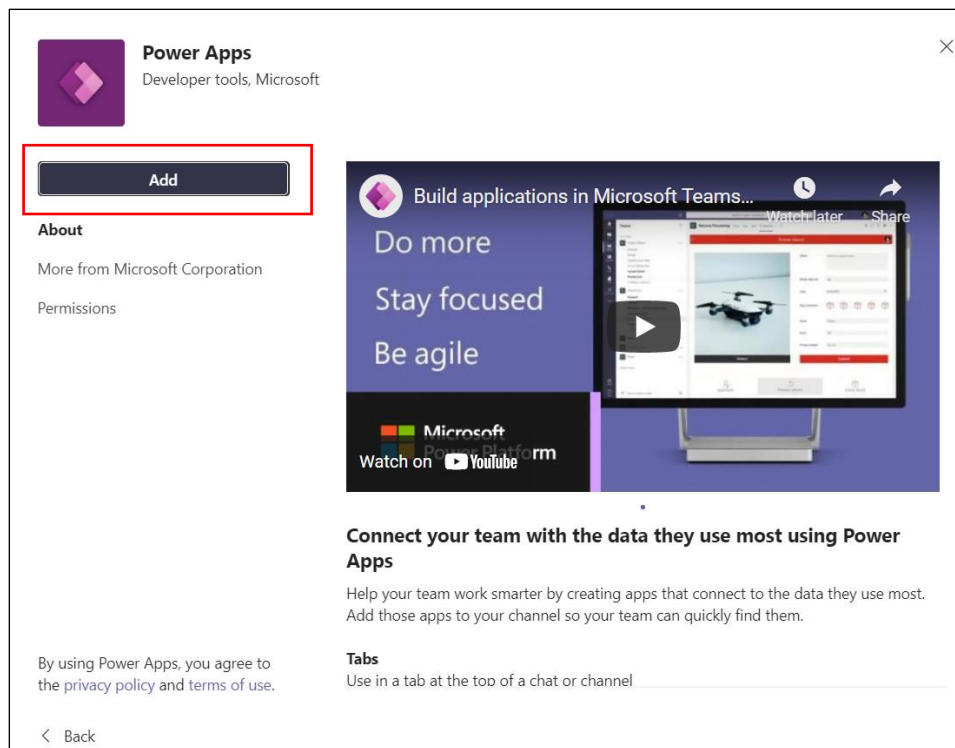
7. Once the Team is created and the **General channel** selected, click the **+** button to add a tab



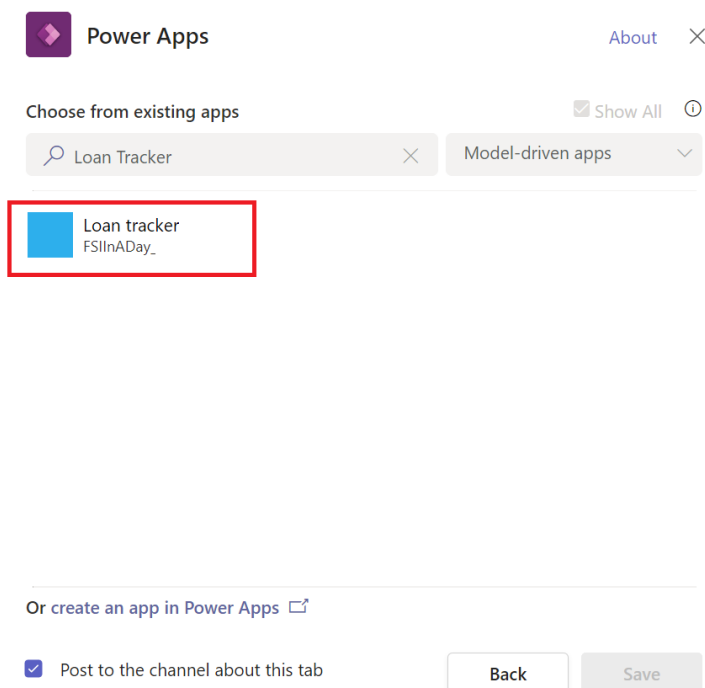
8. Search for "Power Apps" and select **Power Apps**



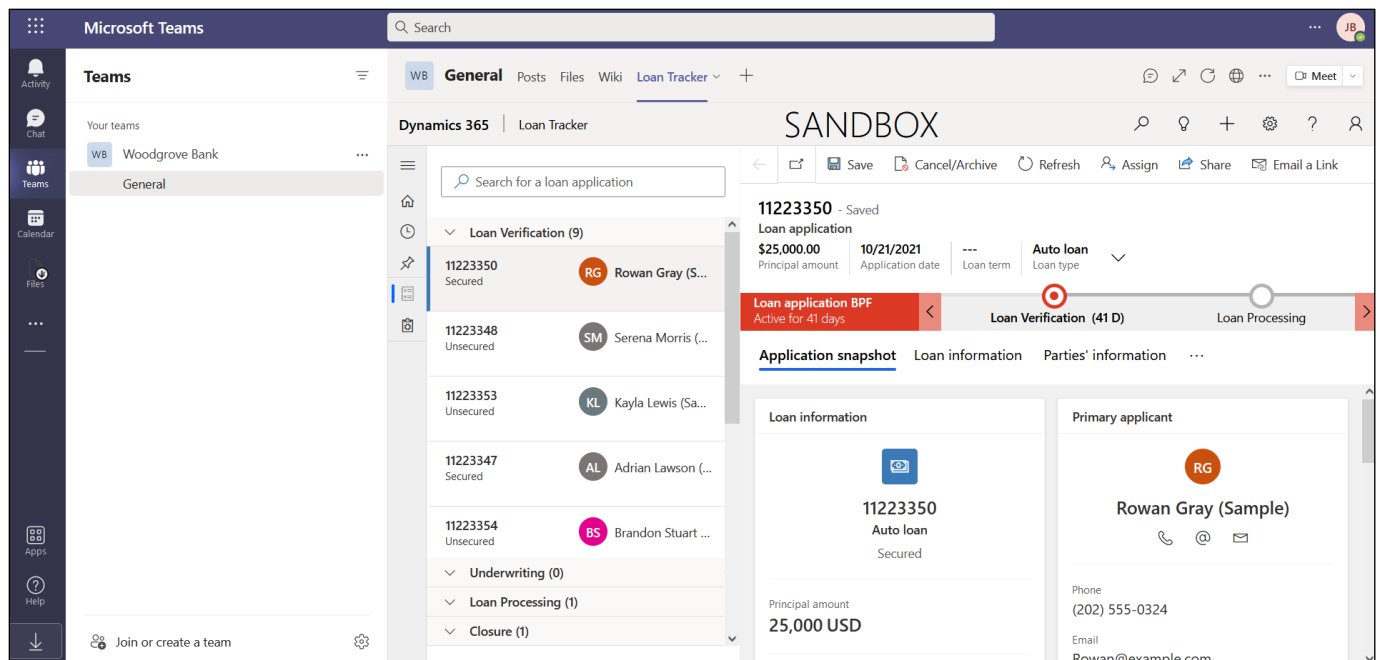
9. Click **Add**



10. Select **Model-driven apps** from the dropdown menu, 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.

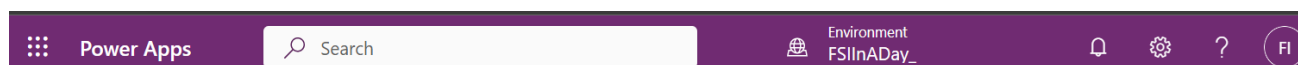
## Exercise 4: Submit and approve a loan

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

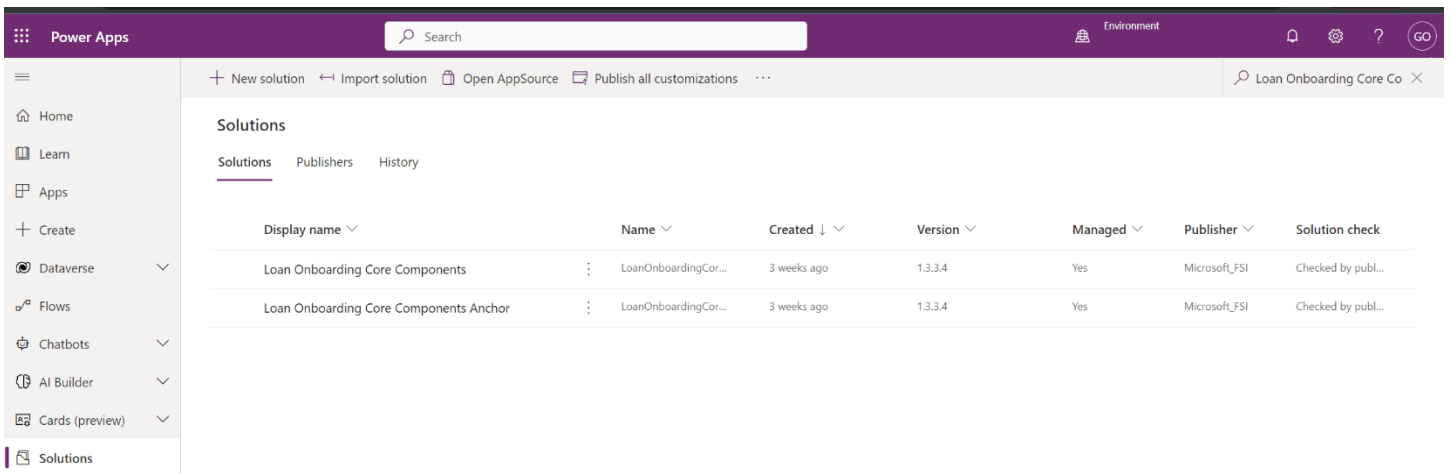
### Task 1: Validate if workflow and actions are enabled

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

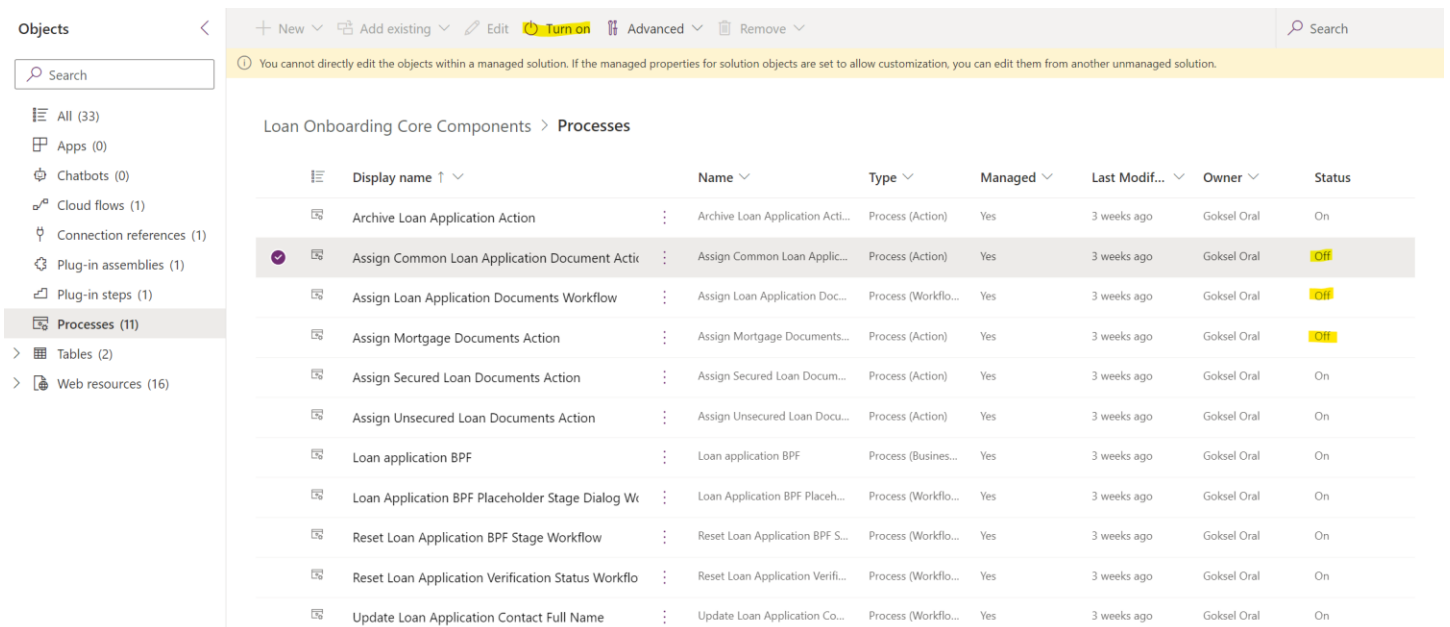


3. Select **Solutions** on the left navigation bar.
4. Search for **Loan Onboarding Core Components** solution and click the solution





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.

Objects

Search

- All (33)
- Apps (0)
- Chatbots (0)
- Cloud flows (1)
- Connection references (1)
- Plug-in assemblies (1)
- Plug-in steps (1)
- Processes (11)**
- Tables (2)
- Web resources (16)

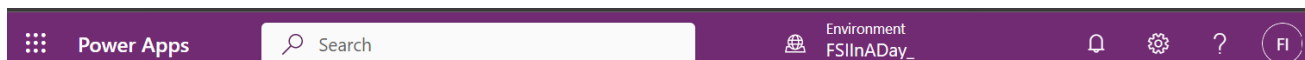
Loan Onboarding Core Components > Processes

| Display name ↑  | Name                             | Type                | Managed | Last Modif... | Owner       | Status |
|---|----------------------------------|---------------------|---------|---------------|-------------|--------|
| Archive Loan Application Action                       | Archive Loan Application Acti... | Process (Action)    | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Assign Common Loan Application Document Acti...       | Assign Common Loan Applic...     | Process (Action)    | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Assign Loan Application Documents Workflow            | Assign Loan Application Doc...   | Process (Workflo... | Yes     | 3 weeks ago   | Goksel Oral | On     |
| <b>Assign Mortgage Documents Action</b>               | Assign Mortgage Documents...     | Process (Action)    | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Assign Secured Loan Documents Action                  | Assign Secured Loan Docum...     | Process (Action)    | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Assign Unsecured Loan Documents Action                | Assign Unsecured Loan Docu...    | Process (Action)    | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Loan application BPF                                  | Loan application BPF             | Process (Busines... | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Loan Application BPF Placeholder Stage Dialog Wk...   | Loan Application BPF Placeh...   | Process (Workflo... | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Reset Loan Application BPF Stage Workflow             | Reset Loan Application BPF S...  | Process (Workflo... | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Reset Loan Application Verification Status Workflo... | Reset Loan Application Verifi... | Process (Workflo... | Yes     | 3 weeks ago   | Goksel Oral | On     |
| Update Loan Application Contact Full Name             | Update Loan Application Co...    | Process (Workflo... | Yes     | 3 weeks ago   | Goksel Oral | On     |

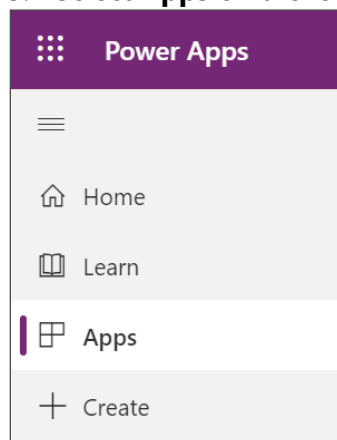
You cannot directly edit the objects within a managed solution. If the managed properties for solution objects are set to allow customization, you can edit them from another unmanaged solution.

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

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

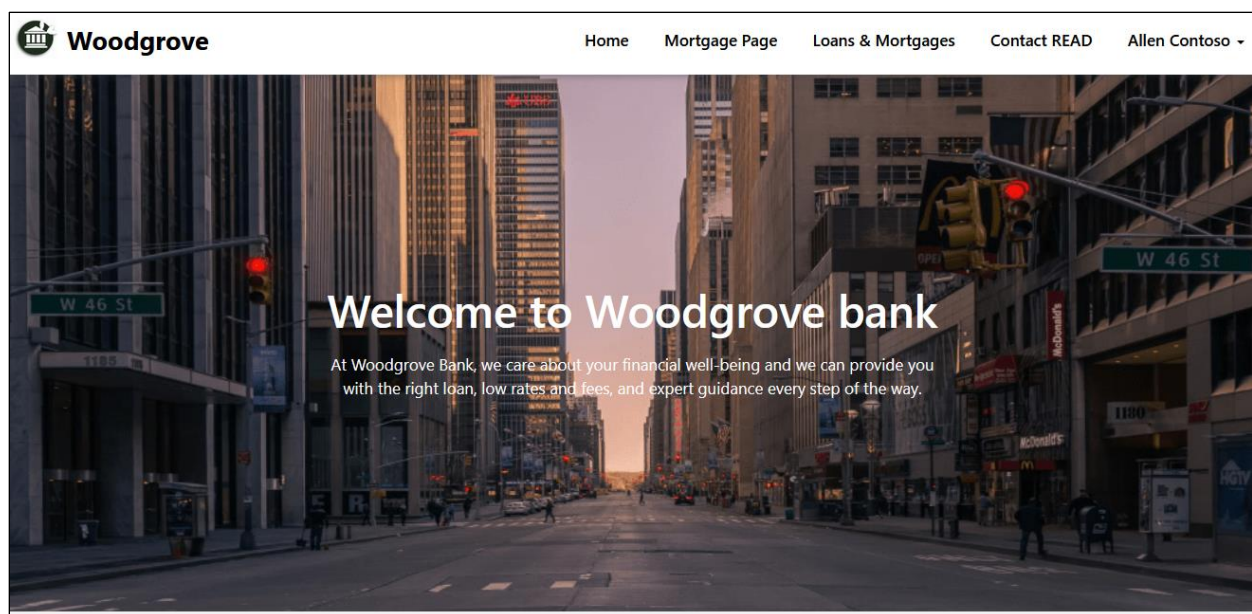


- Select **Apps** on the left navigation bar.

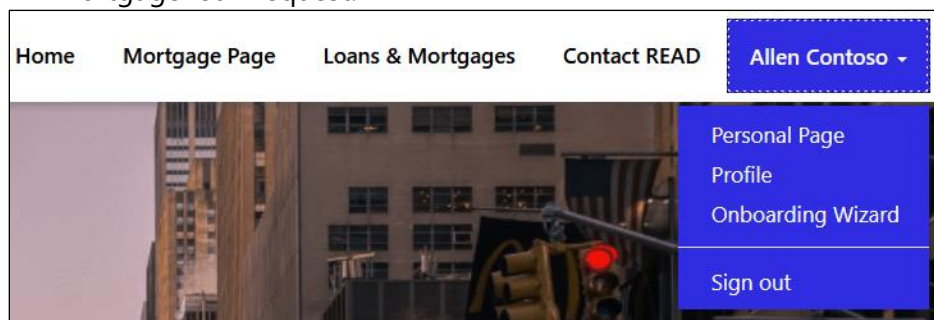


- Open the **Woodgrove Banking Portal** and sign in as Allen Contoso with the credentials created earlier.

| 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 on top right and click **Onboarding Wizard** to initiate a mortgage loan request.



- 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

## 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

Mortgage purpose\*

Home purchase

Loan amount required (USD) \*

500000

Loan term (years) \*

30

Down payment amount (USD)

80000

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

## Tell us about yourself

### Personal details

First name\*

Allen

Date of birth\*

01/01/1980



Middle name

National ID\*

55555555

Last name\*

Contoso

Marital status

Select marital status



- 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\*

(859) 555-0274

City\*

Redmond

Email address\*

AllenContoso@example.com

State\*

WA

Address 1\*

123 Main Street

Country/Region\*

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

## List your monthly expenses

Expense type\*

Credit Card Payment 

Amount of expense (USD) \*

2000

Expense description\*

None



Remove

Sub-total of declared expenses (USD)

2,000



Add another expense

### 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

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



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

## Co-applicant's documents

Allen Contoso

### Identification

Copy of passport/voter ID card/driving license/Aadhaar

samplepassport.png

↑ Upload    🗑 Remove

### Income

Latest salary slip/current dated salary certificate (3 months)

↑ Upload

### Accounts

Bank statement of previous 3 months/account approval/Passbook

↑ Upload

### Property

Closing disclosure of a previous purchase

↑ Upload

### Additional documents

- Contact information for your landlord(s) for the last two years, if applicable
- Divorce decree, separation agreement, and/or property settlement agreement, if applicable
- Gift letter if a family member is helping with down payment (lender will have form)
- A letter of explanation (LOE) for overdue payments, collections, judgments, or other derogatory items in your credit history, if applicable

↑ Upload

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

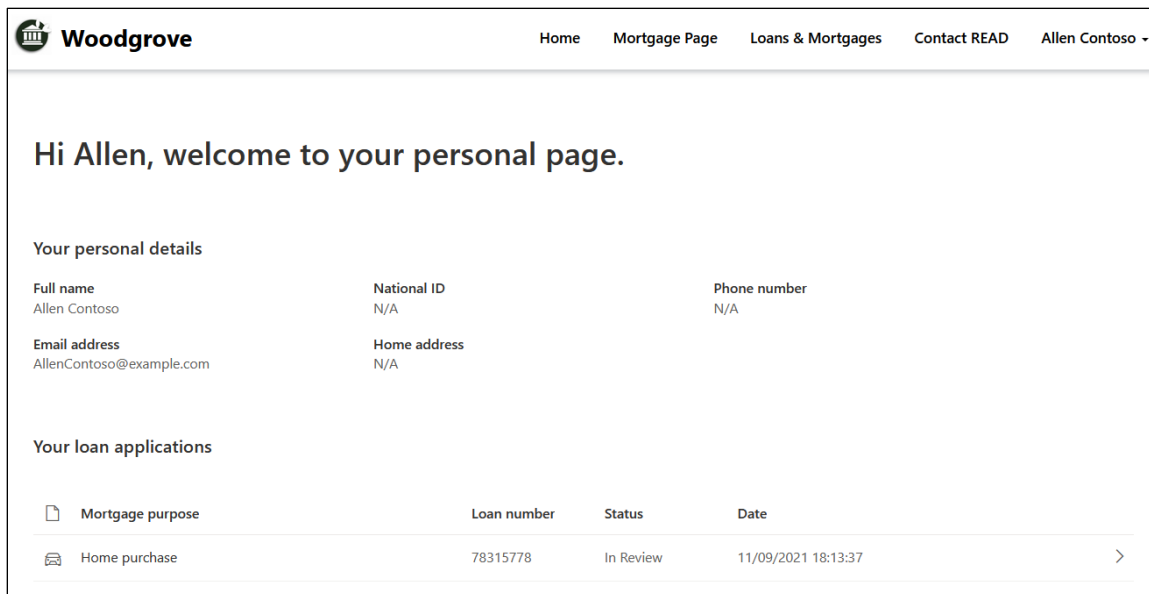
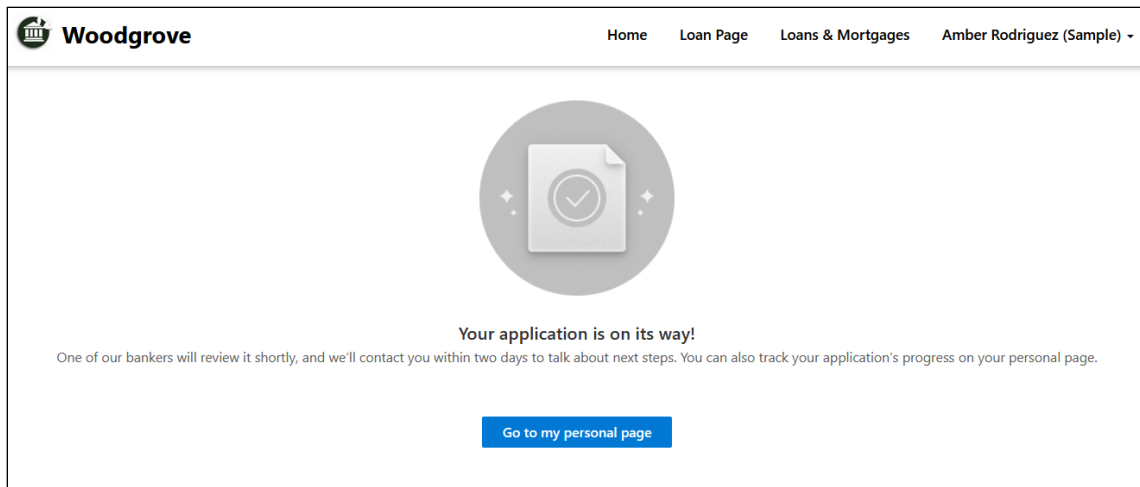
☒ I declare that the information I have provided in connection with my application is true and accurate to the best of my knowledge.

Back

Submit application

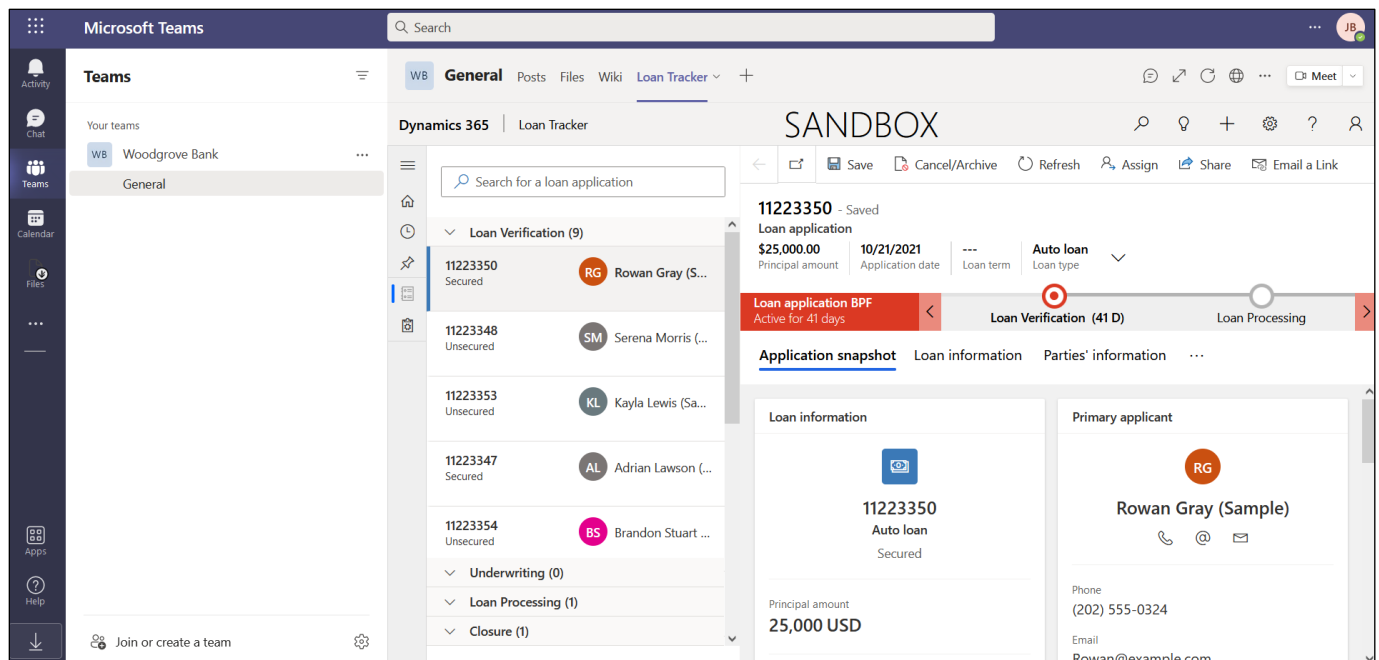
Cancel

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

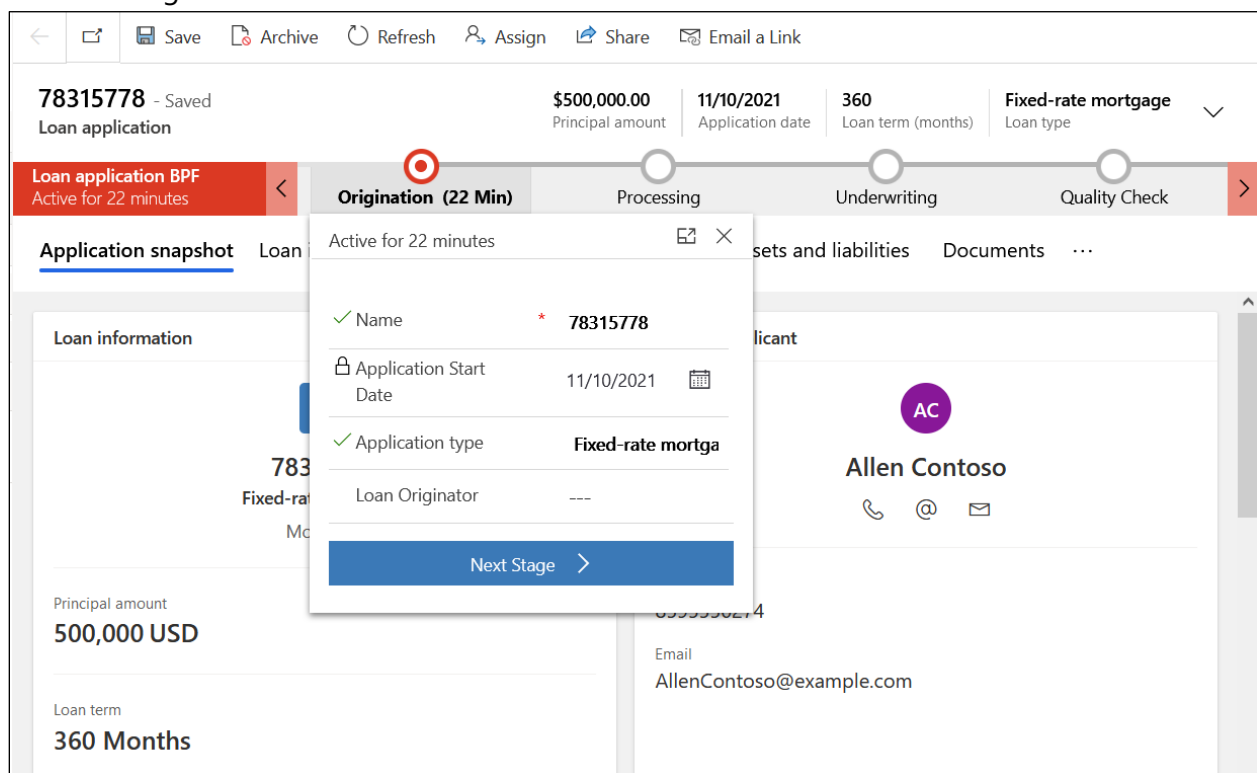


### Task 3: Log into Loan Tracker in Microsoft Teams as a Loan Representative and approve the loan

1. While logged in to your Microsoft 365 tenant, open a new tab and go to [teams.microsoft.com](https://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



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



- 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    Parties' information    Declared assets and liabilities    Documents    ...

**Loan information**

**78315778**  
Fixed-rate mortgage  
Mortgage

Principal amount  
**500,000 USD**

Loan term  
**360 Months**

Phone  
8595550274

Email  
AllenContoso@example.com

Active for less than one minute

✓ Confirmed By **JB**

Next Stage

## 5. Close the loan

**Dynamics 365** | Loan Tracker    **SANDBOX**

Search for a loan application

**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** Completed in 26 minutes    **Closing**

**Application snapshot**    Loan information    Parties' information    Declared assets and liabilities    Documents    ...

**Loan information**

**78315778**  
Fixed-rate mortgage  
Mortgage

Principal amount  
**500,000 USD**

Loan term  
**360 Months**

Loan application date  
**Nov 9, 2021**

Phone  
8595550274

Email  
AllenContoso@example.com

Completed

✓ Closing Date 11/10/2021 8:00 AM

**Finished**

**Loan Tracker**

- Home
- Recent
- Pinned
- Loan Tracker
  - Loan Applications
  - Archived Loan Applications

**Origination (0)**

**Processing (0)**

**Underwriting (0)**

**Quality Check (0)**

**Closing (2)**

- 78315778** Mortgage **AC** Allen Contoso
- 61458901** Mortgage **JC** James Contoso

**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