**Payment Tracking in Banking**

**Problem statement**

Loan payment tracking in banks is mostly manual, causing delays, errors, and poor customer experience. Overdue payments and recovery processes lack automation and centralized tracking. A Salesforce-based solution is needed to automate tracking, reminders, and role-based access.

**Phase 1: Problem Understanding & Industry Analysis**

**Requirement Gathering**  
 • Identify gaps in manual payment tracking.  
 • Understand issues in sending timely payment reminders.

**Stakeholder Analysis**  
 • Customers, bank staff, recovery agents, and managers.  
 • Focus on their roles and interaction with the payment system.

**Business Process Mapping**  
 • Map repayment lifecycle:

due date → reminder → payment → overdue → recovery.  
 • Visualize processes for loan and EMI repayments.

**Industry-specific Use Case Analysis**  
 • EMI reminders, loan repayments, credit card dues monitoring.  
 • Streamline overdue and recovery workflows.

**AppExchange Exploration**  
 • Research payment reminder.  
 • Identify ready-made apps to speed up implementation.

**Phase 2: Org Setup & Configuration**

**Salesforce Editions** • Use Developer Edition for initial development and testing.  
 • Plan for Enterprise Edition for production banking workflows**.**

**Company Profile Setup** • Set Company Name, Currency (INR/USD), and Time Zone.  
 • Configure organization-wide defaults.

**Business Hours & Holidays** • Define working hours (e.g., Mon–Sat, 9 AM–6 PM).  
 • Add holidays like Independence Day and Diwali.

**Fiscal Year Settings** • Use standard Jan–Dec fiscal year or custom if needed.  
 • Align with financial reporting requirements.

**User Setup & Licenses** • Create Loan Officer, Recovery Agent, and Manager users.  
 • Assign appropriate licenses (Salesforce / Salesforce Platform).

**Profiles & Roles**• Create custom profiles (Loan Officer, Manager, Recovery Agent).  
 • Establish role hierarchy (Manager → Loan Officer / Recovery Agent).

**Permission Sets** • Create a Permission Set for payment tracking access.  
 • Assign Permission Set to Loan Officers and Managers.

**OWD & Sharing Rules** • Set custom objects (Loan, Payment, Recovery) to Private.  
 • Create rules to share overdue records with Recovery Agents.

**Login Access Policies**• Set session timeout to 30 minutes.  
 • Enable login hours (8 AM–8 PM) for users.

**Dev Org & Sandbox Usage** • Use Developer Org for development and testing.  
 • Plan sandbox usage for production-like testing later.

**Deployment Basics** • Use SFDX commands to push/pull metadata.  
 • Prepare for deployment via Change Sets or SFDX when ready.