BOOK
OF DREAMS

Banking & Financial Services

Microsoft

Contents

- **Scenarios**

  - **Lead Management System**
    Efficient management of sales leads & communication

  - **B2C Chat Center**
    Perform live chat with citizen customers

  - **Easy Approvals**
    Enhanced Customer Support

← *For each scenario:*
  - Scenario Vision
  - Primary Persona
  - Scenario Storyboard
  - Solution Design Best Practices
  - Solution Architecture

Banking & Financial Services Book of Dreams

Lead Management System

Scenario Vision

Context	• Daniela is a relationship manager (RM) at Contoso Banking. She is part of a team that covers personal, home and car loan products for customers. • Every quarter, Daniela gets assigned a set of targets in terms of number of leads, dollar value and products sold. In addition to these business targets, Daniela also has a set of operational metrics

Current State

⚠️ The metrics and quarterly targets are sent by the manager to Daniela over emails. It is upto each RM to keep a track of their progress toward goals and plan their strategy to achieve the same

⚠️ Leads were also sent to each RM as a dump of excel e-mails. RMs use their excel trackers to mark changes in the lead status.

⚠️ At the end of every week or once in two weeks, Daniela updates the CRM with the lead information

⚠️ Daniela uses a variety of 3rd party tools and apps to keep track of her action items, follow ups. She misses a few follow-up meetings as information is scattered across different systems

⚠️ Opportunities won and opportunities lost were reported in CRM but difficult to track the various activities that led to a result unless the RM is diligent in updating

⚠️ There is little to no analytics on RM velocity, time to close deals leading to lack of forecasts and scrambling to reach targets

⚠️ - Points of Friction

Future State

✓ Leads management app on Teams publishes the targets right within Teams and allows RMs to get in touch with managers for queries

✓ Leads are neatly laid out in a filterable list view. App also proactively identifies insights about each lead with a conversion confidence score

✓ Any activities on the lead such as e-mail contact, calls, follow-ups are automatically logged to CRM backend

✓ The app handles lead status tracking, action items, follow-ups, scheduling meetings, mails and texts reducing context switch

✓ App proactively nudges RMs to take action on planned leads for the day, scheduled follow-ups and even provides talking points

✓ Based on the time to close of deals in the past, assigned leads confidence scores, the app provides an estimate of conversions to be made each week to achieve the quarterly targets

Daniela Mandera, Banking Relationship Manager

Daniela is a relationship manager at Contoso Banking. She is one of the top performers in the organization. She is excellent at customer relationship management and people skills. One of the primary challenges she faces is maintaining logs of her customer interactions in multiple tools and platforms.

Daniela's manager announced the sales targets for the upcoming quarter. Once finalized, Daniela is responsible for meeting the targets, converting leads to customers
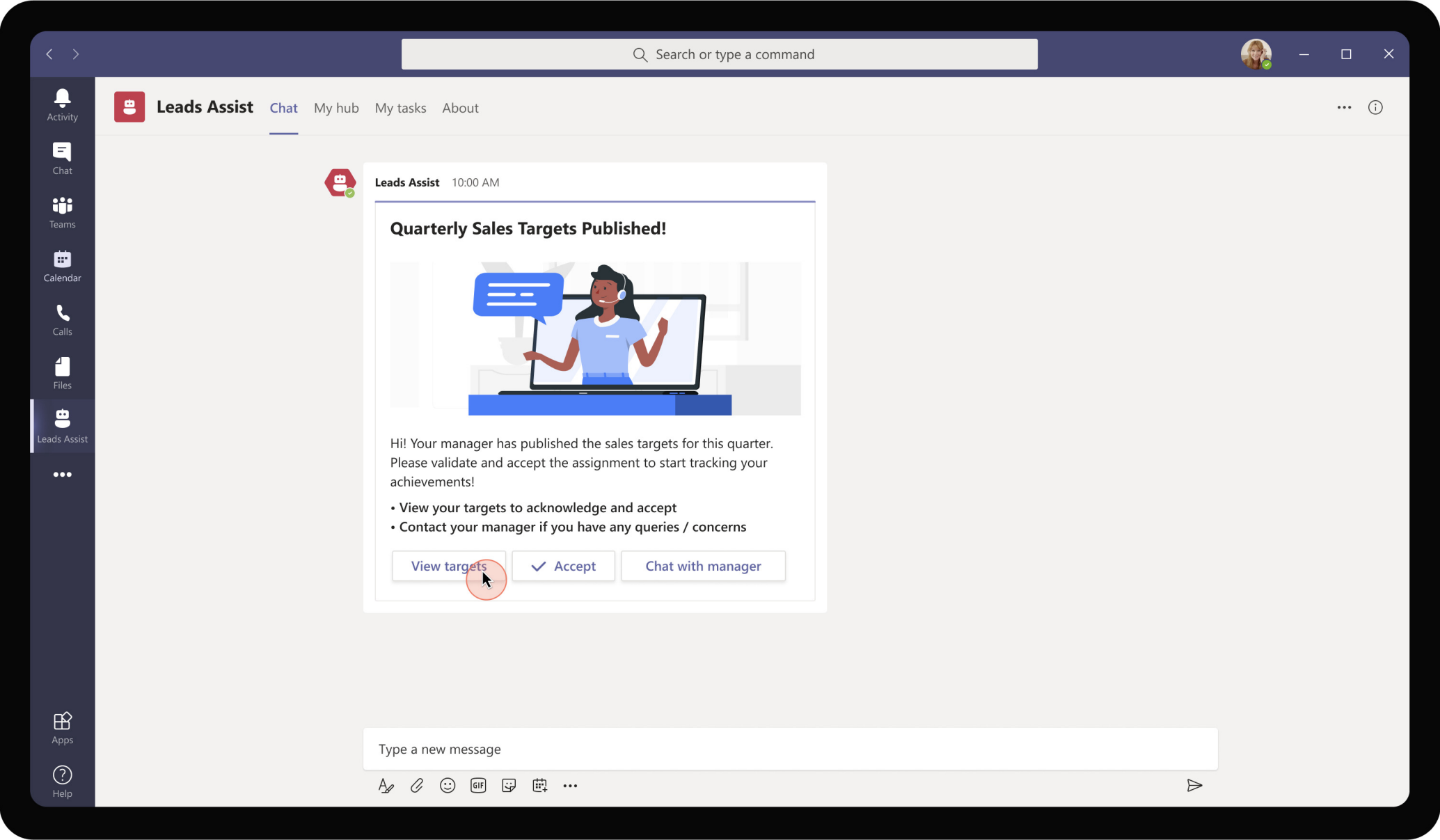
As Daniela announces the targets for the upcoming quarter the app notifies each relationship manager in the team with the new targets for the quarter. The RMs have an option to chat about discrepancies in the target or raise any concerns if required directly from the app
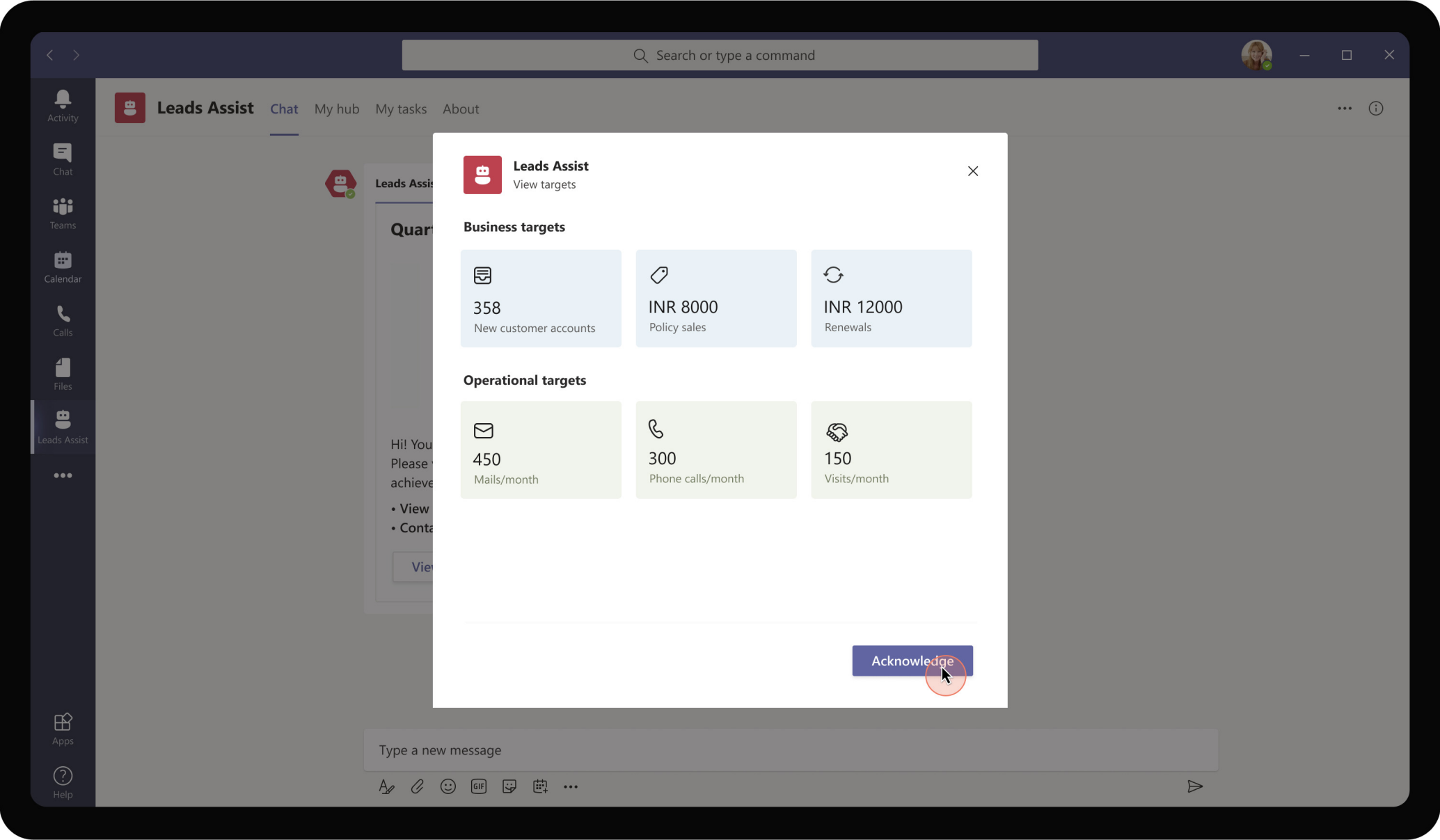
Danie a reviews the targets assigned to her to confirm that it is in line with her expectations and achievable. She proceeds to acknowledge that she has viewed the targets
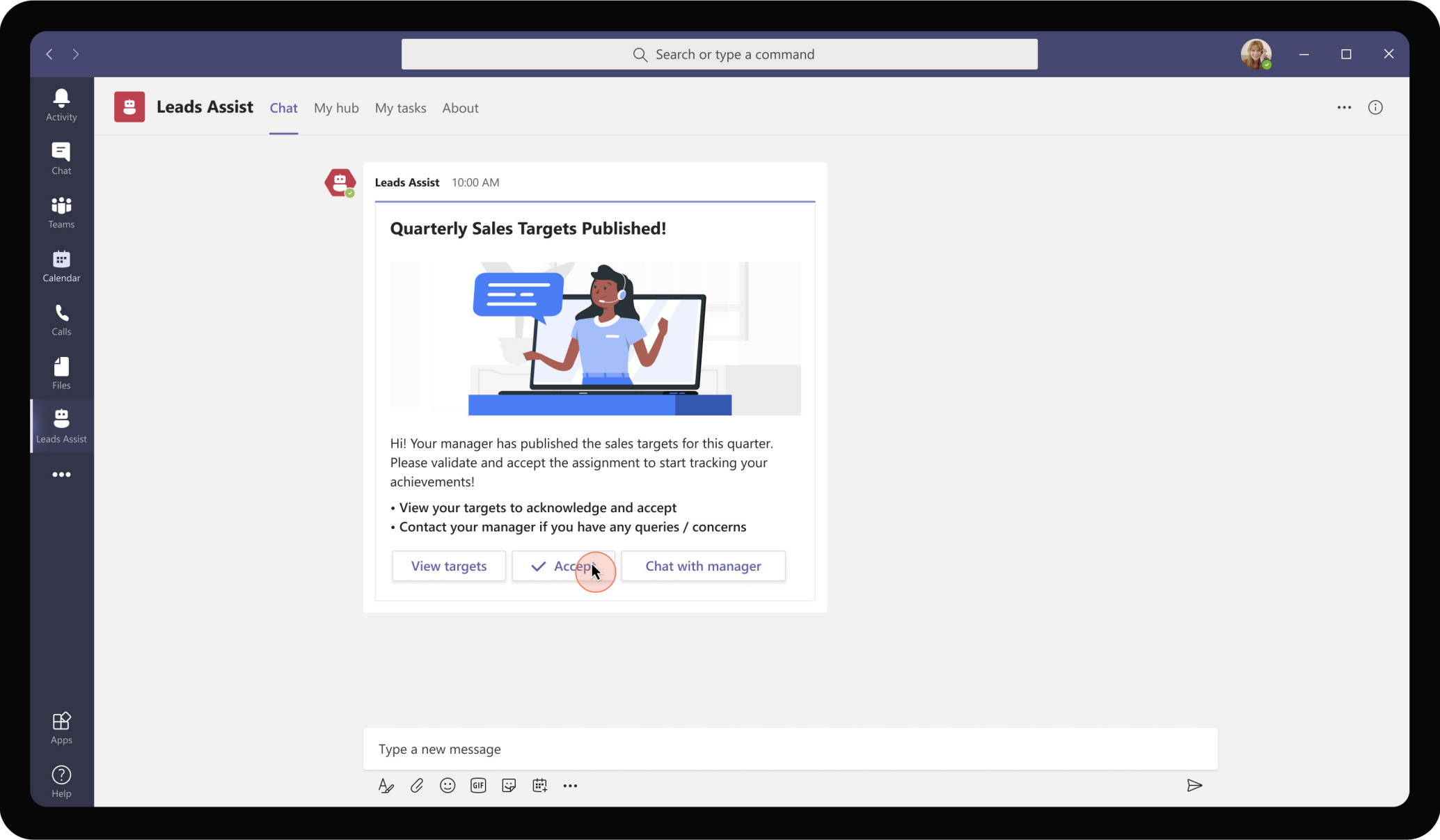
As the targets provided for Daniela are achievable and Daniela has no further questions to discuss with manager she proceeds to accept the target set for her.
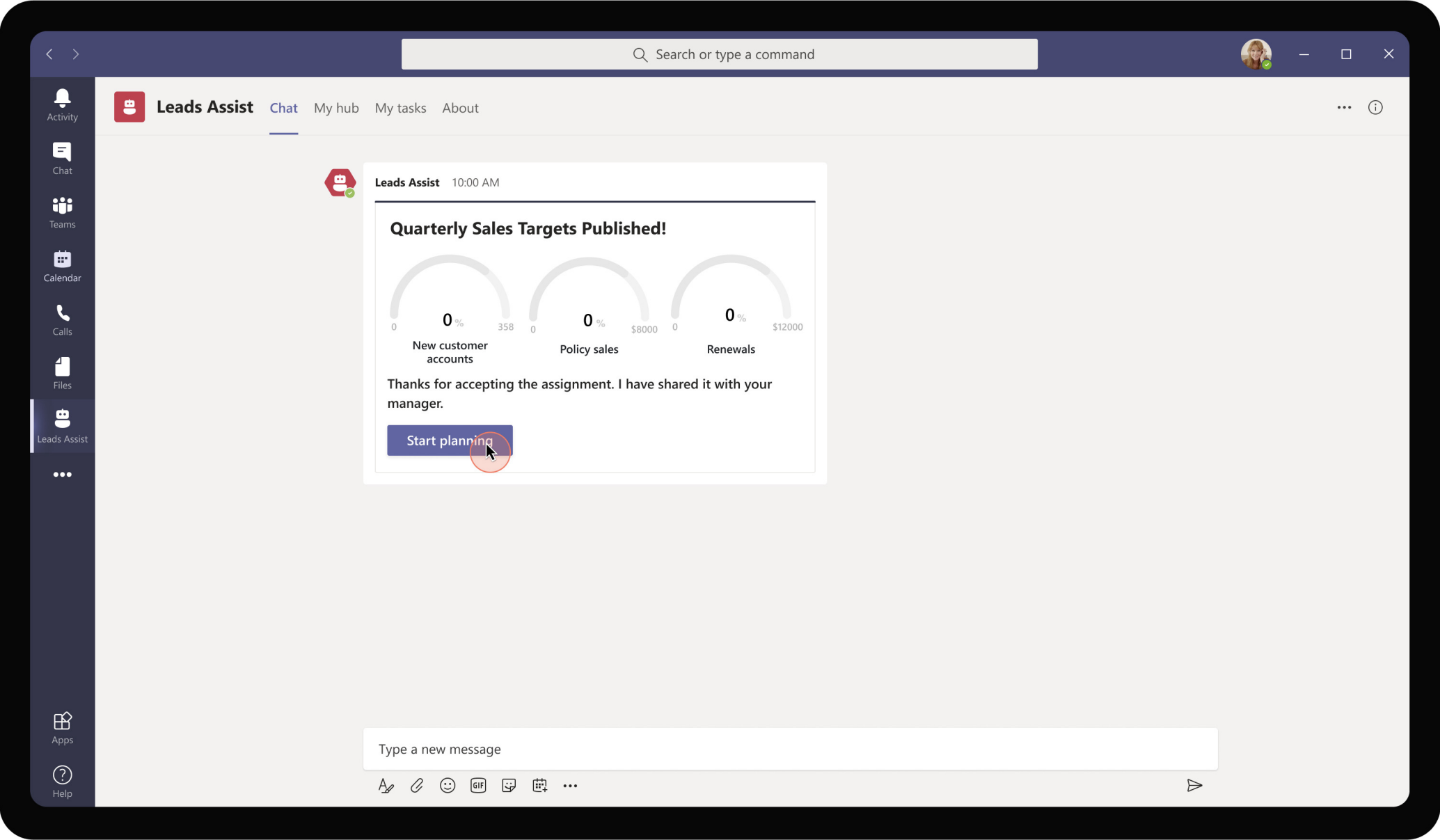
Once accepted the adaptive card refreshes to show a counter indicating Daniela's progress towards her quarter goals. The app also prompts Daniela to start planning her strategy to achieve the targets
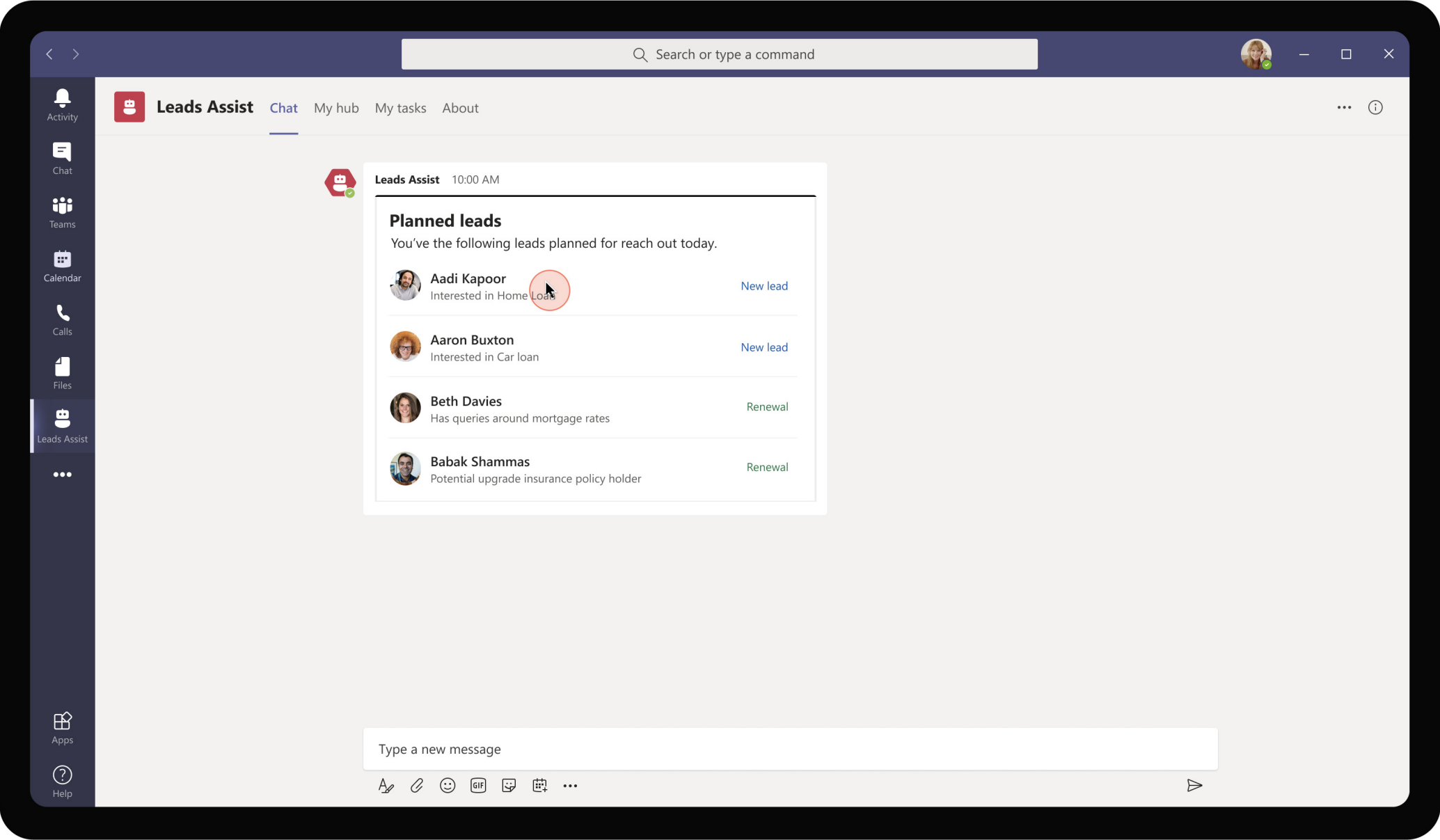
Daniela is taken to her personal hub which shows her activities - # calls made, # emails sent to leads. It also shows her progress in previous quarters to help provide a retrospective view and plan her velocity. Daniela has the option to select a few leads to reach out during her day

As Daniela chooses the leads she wants to reach out to it gets added automatically to her calendar and the app reminds her at regular intervals to make contact with the selected leads.

As the app notifies Daniela of the leads she clicks on the first lead to learn more about their profile and background to have a more informed conversation with the lead
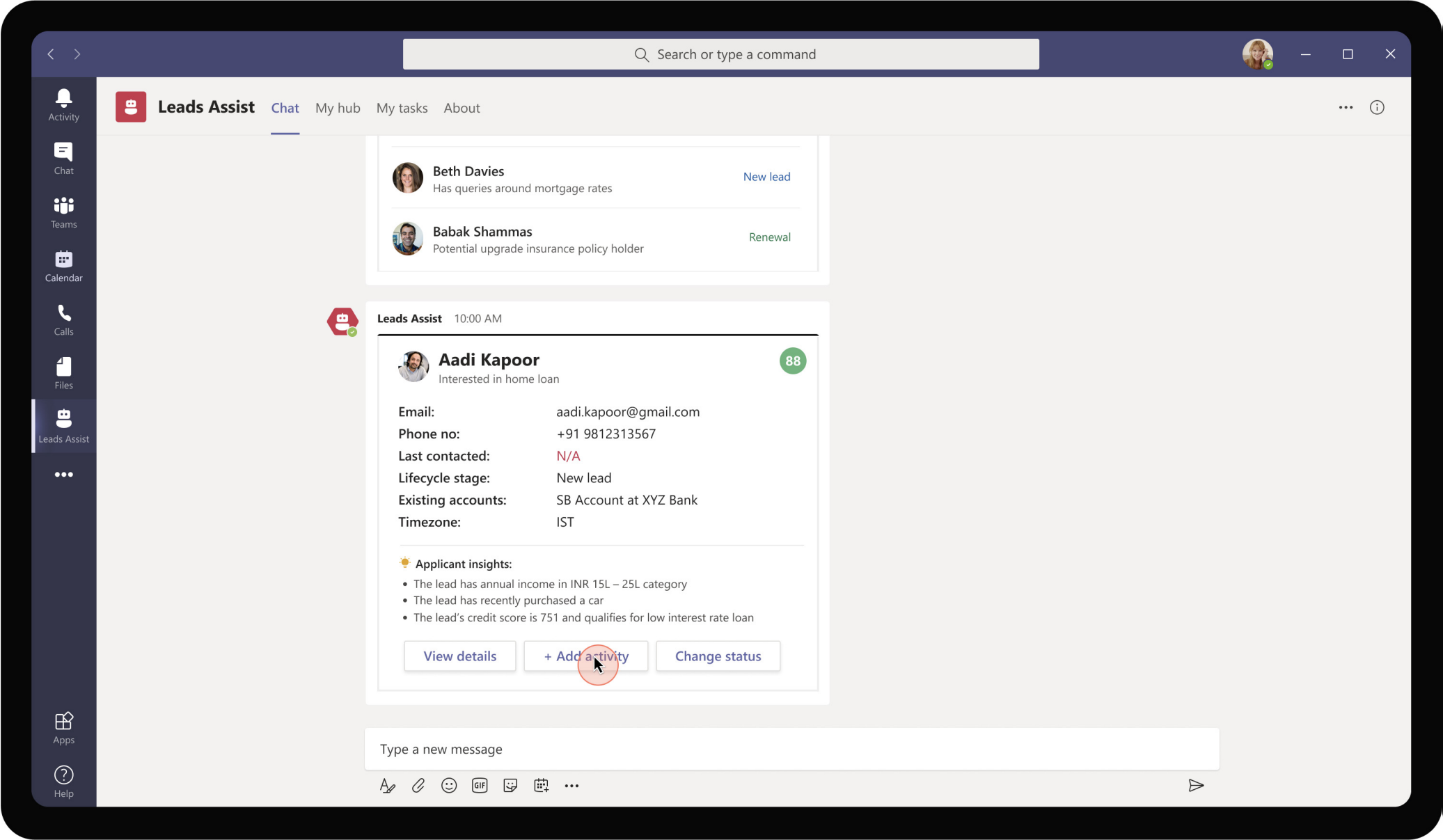
An adaptive card shows up with basic information from CRM about the lead Aadi Kapoor. In addition, the app suggests insights into the preferences and demographics of the lead as recorded in the CRM. Danielle sees that the lead qualifies for a few loan offers
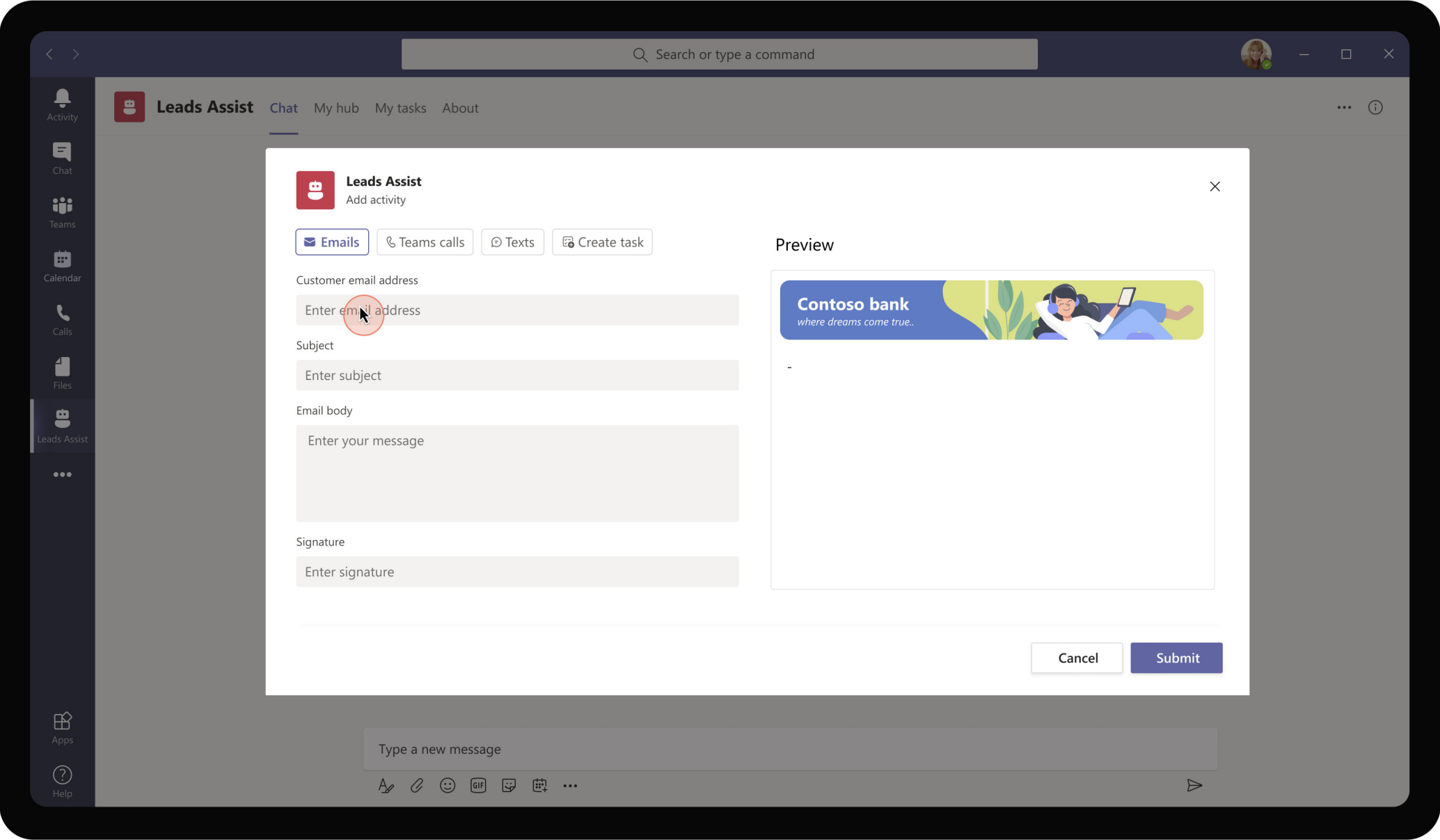
Daniela reaches out to the lead initially via e-mail. The app provides her the ability to draft an email directly from Teams. It is pre-filled with letterhead and other relevant details that need to be sent out to a potential customers.
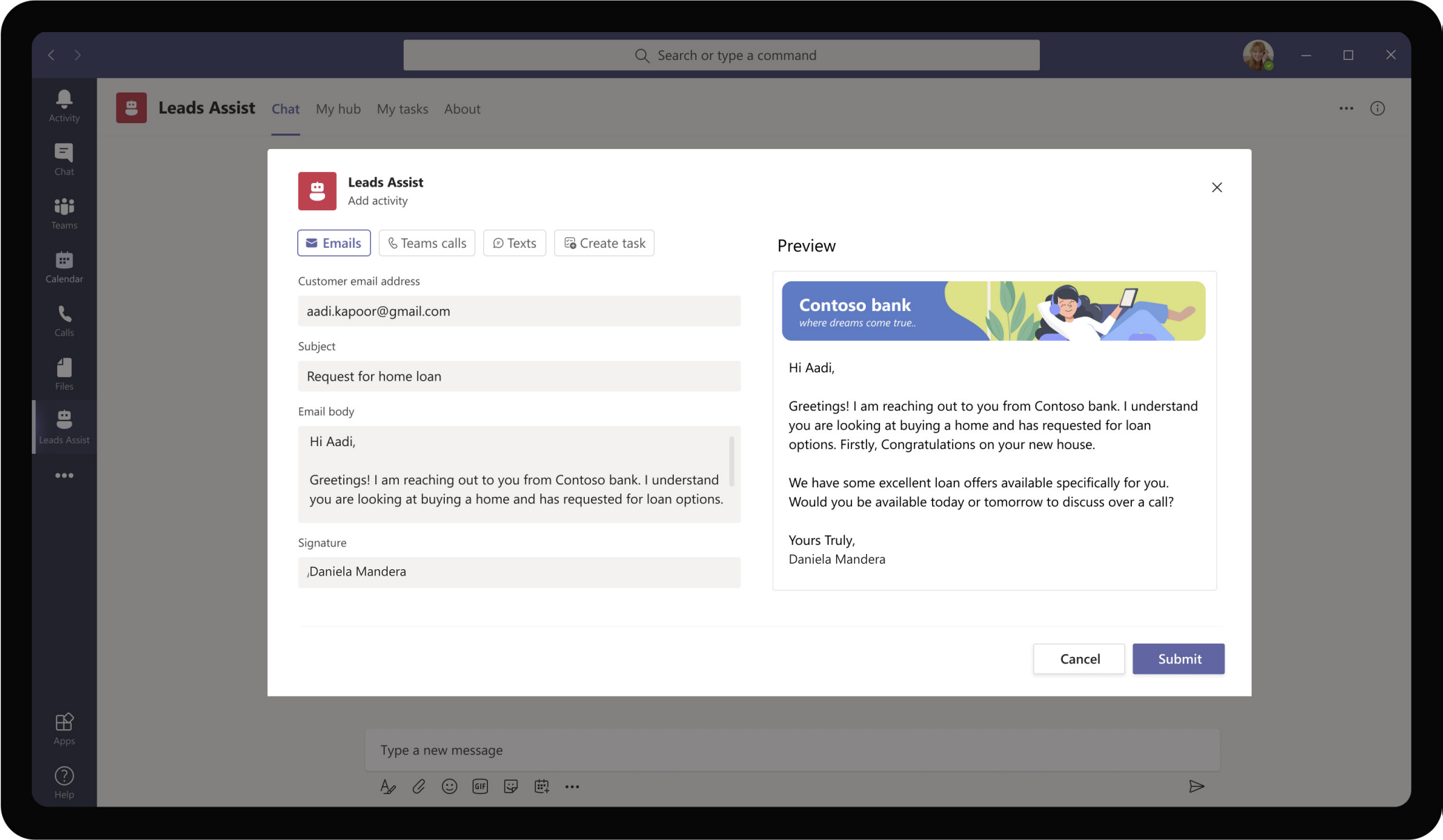
Danela gets to know from CRM information that Aadi's purchasing a house and is eligible for home loan offers as well. She proceeds to draft an e-mail to check Aadi's interest in home loan options from Contoso bank

After a couple of days, Aadi Kapoor replies to the e-mail sent by Daniela enquiring about loan options and requests for a call.
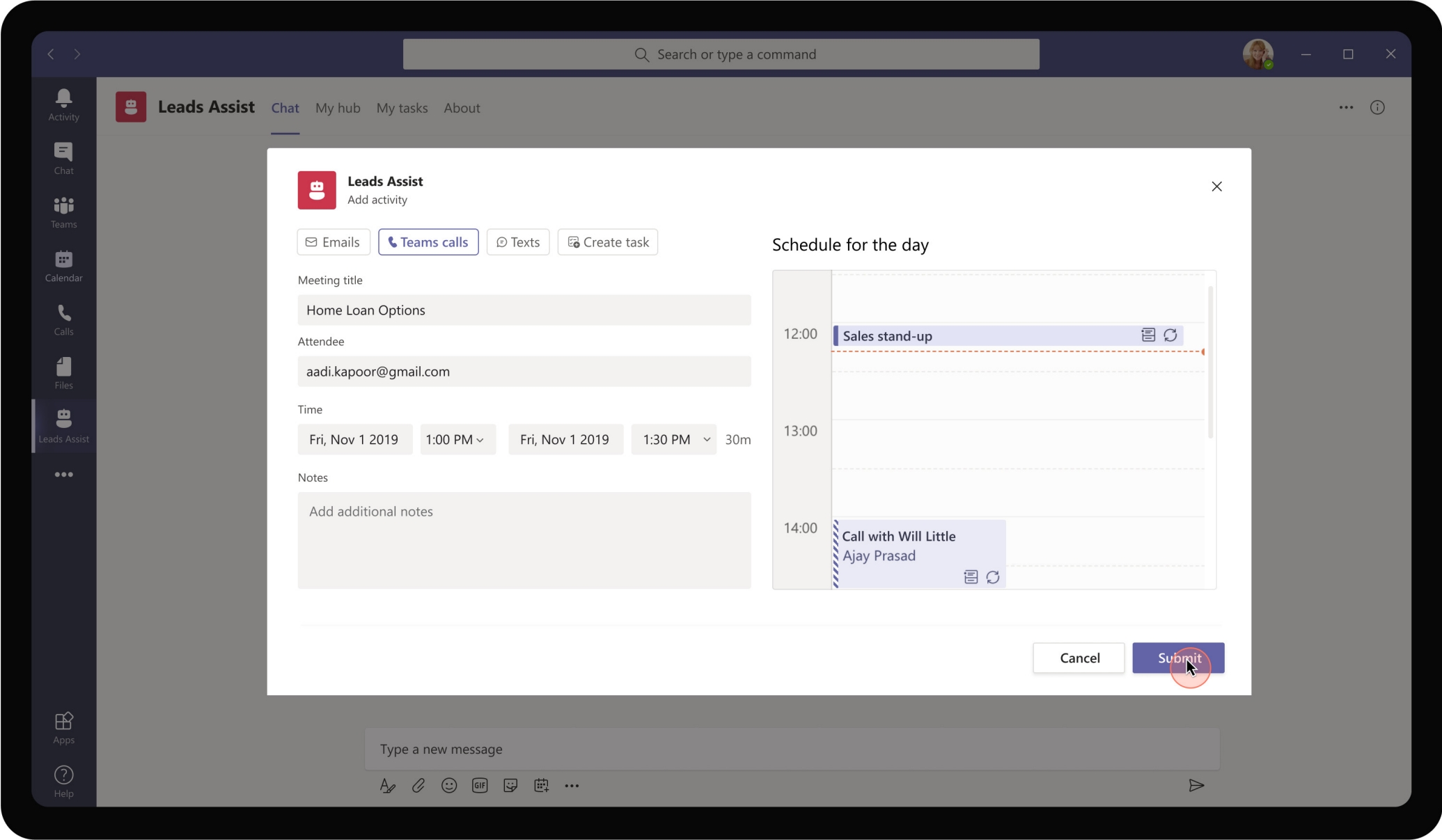
Daniela uses the app to schedule a call with Aadi. The app provides flexibility to add additional attendees if required and suggests suitable time to schedule a meeting with the lead.
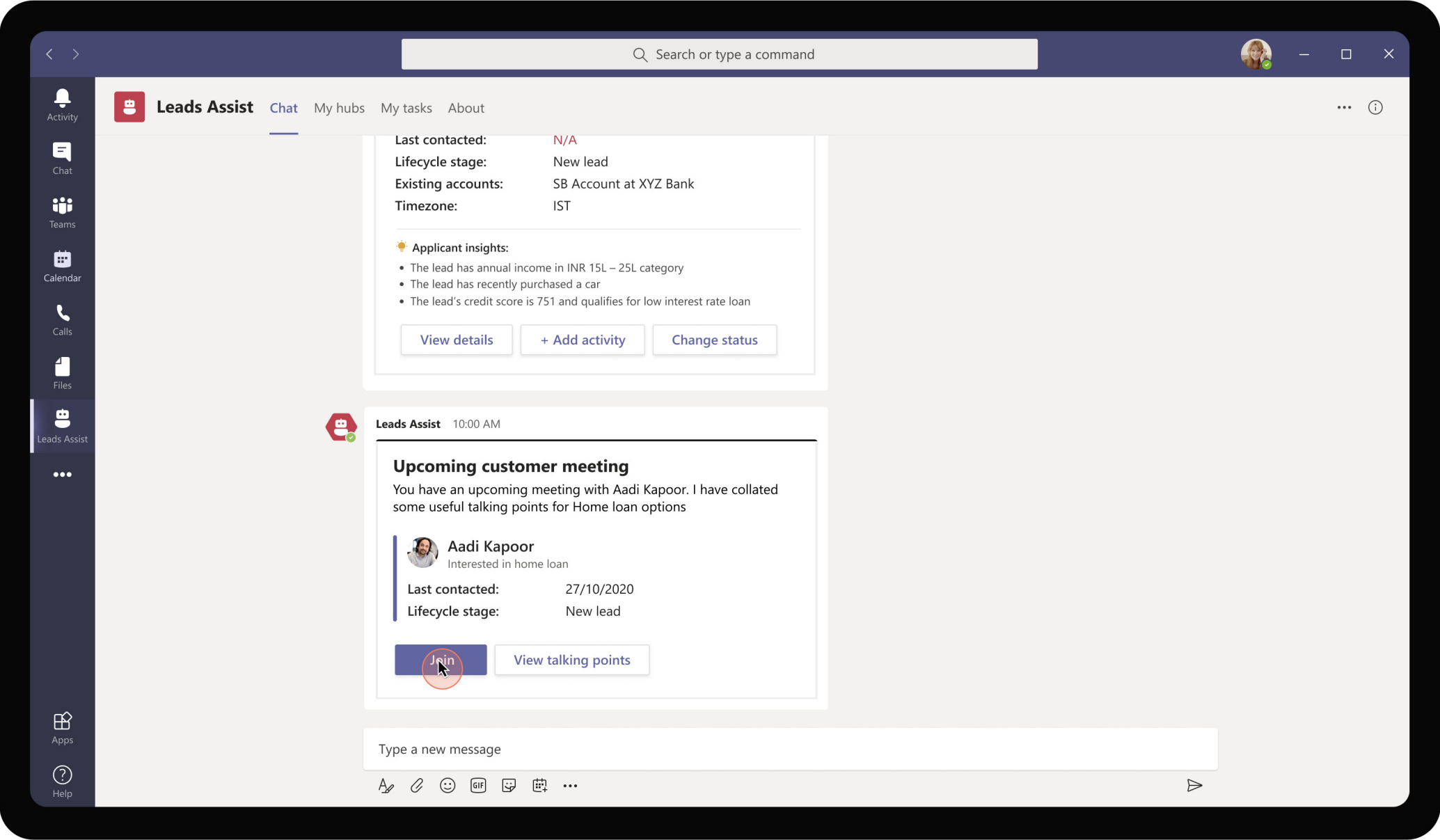
At the scheduled date and time, the app proactively reminds the relationship manager to join the meeting and suggests some talking points as well for preparation.

As Daniela joins the call with the lead, the app shows basic information about the customer on the meeting side pane. It also brings up customized offers, discounts and talking points available for Aadi Kapoor
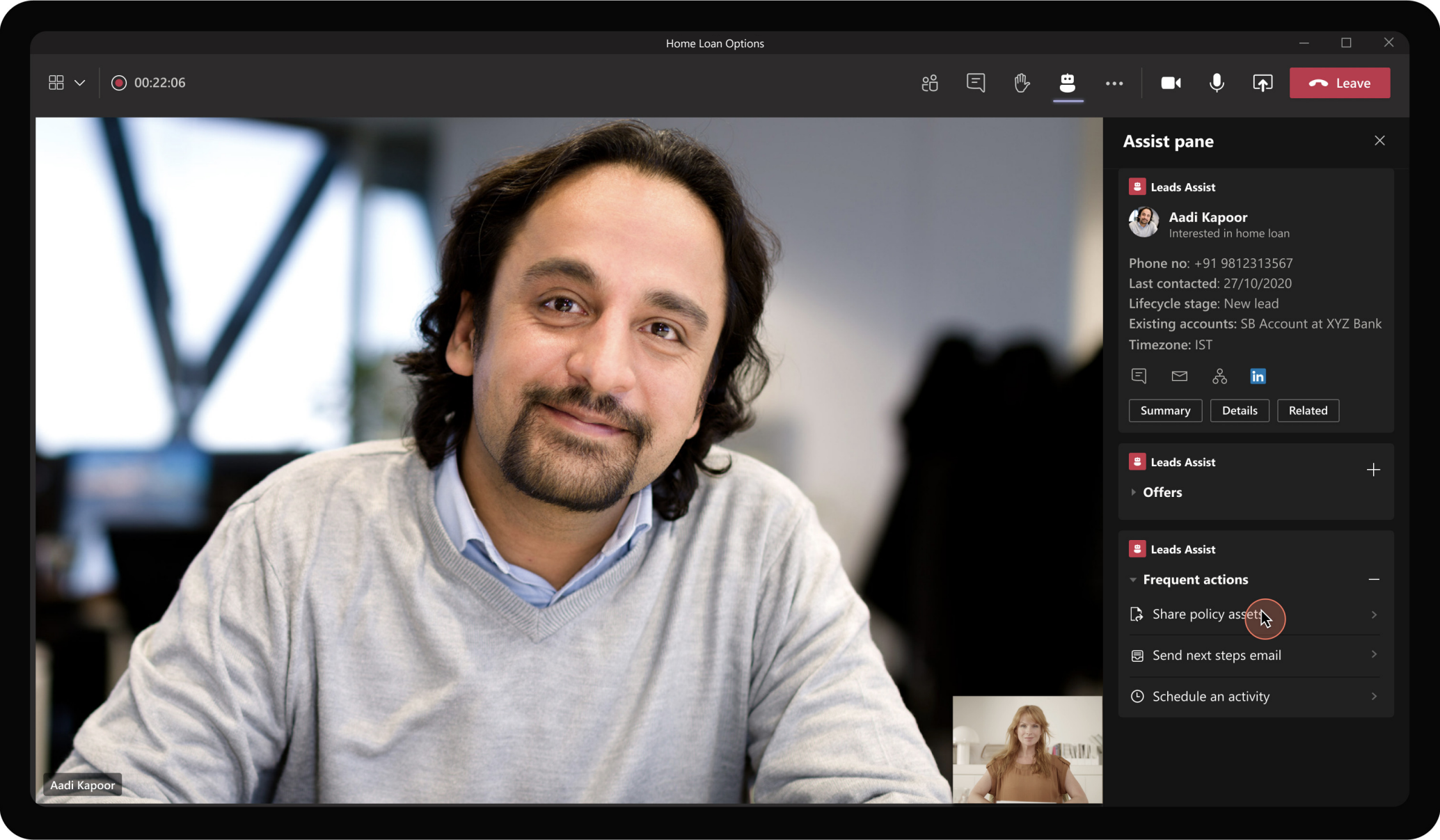
Daniela can also use the side pane to perform frequent actions such as sharing of documents e-mails to the lead while on the call. Daniela chooses to share an asset related to the home loan policy under discussion.
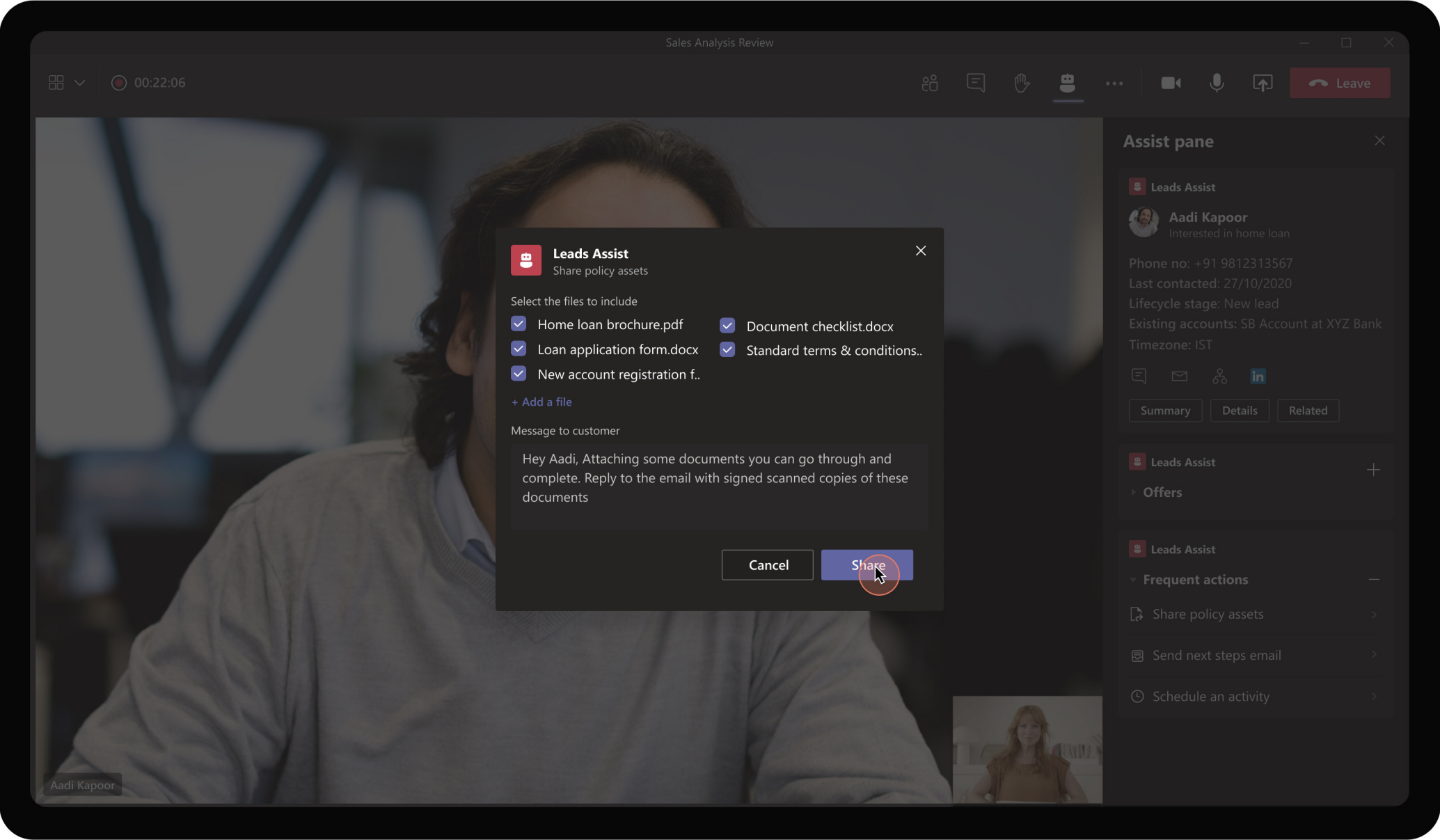
The app prompts a dialog box for Daniela to view and choose the files to be shared with the lead. Optionally Daniela can also add a note along with the message. On clicking 'Share' these files are sent as attachments in e-mail to Aadi Kapoor.
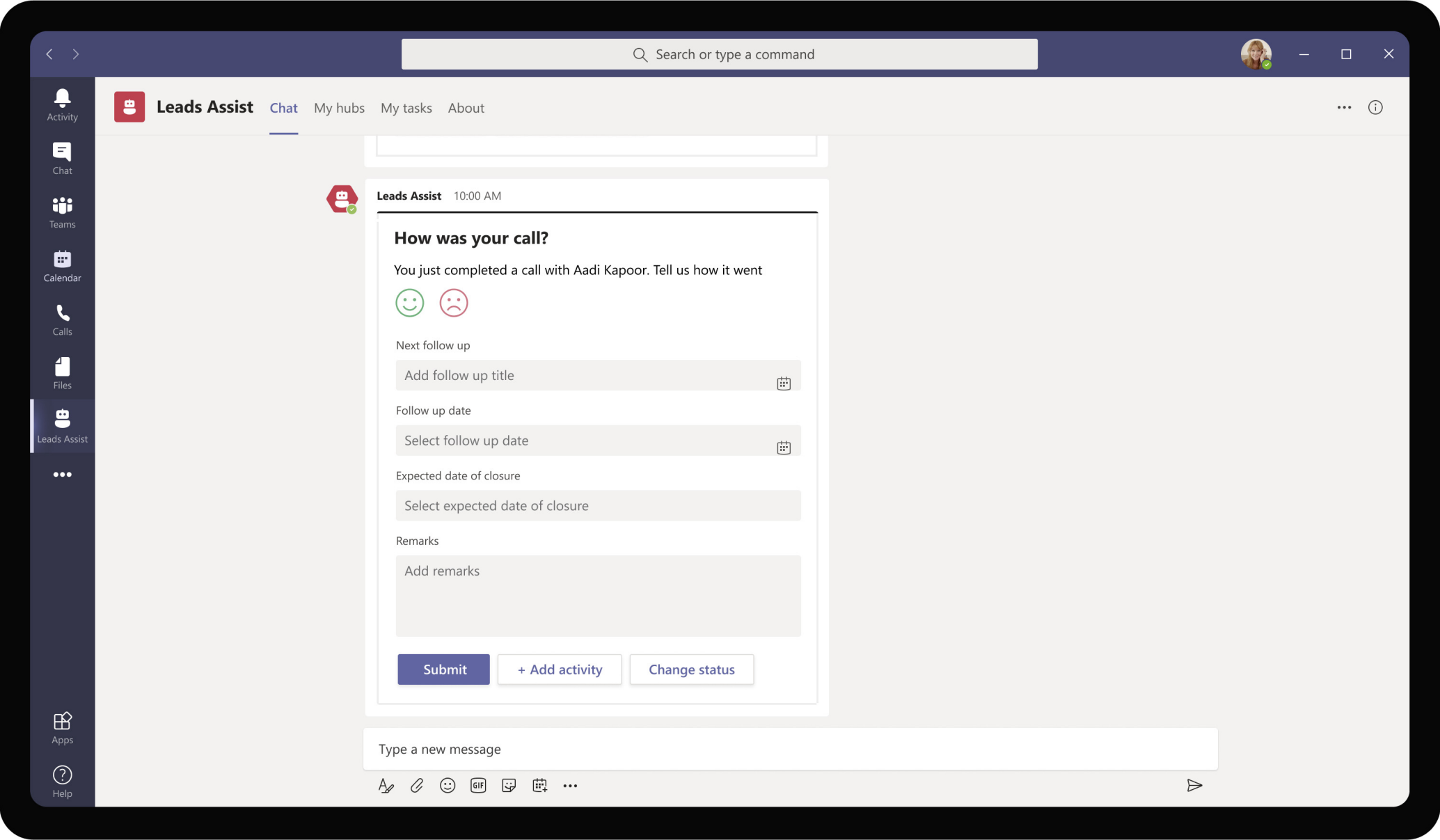
Post the call with lead Daniela is prompted to enter her experience speaking with the lead and document any follow-up activity that would be required.
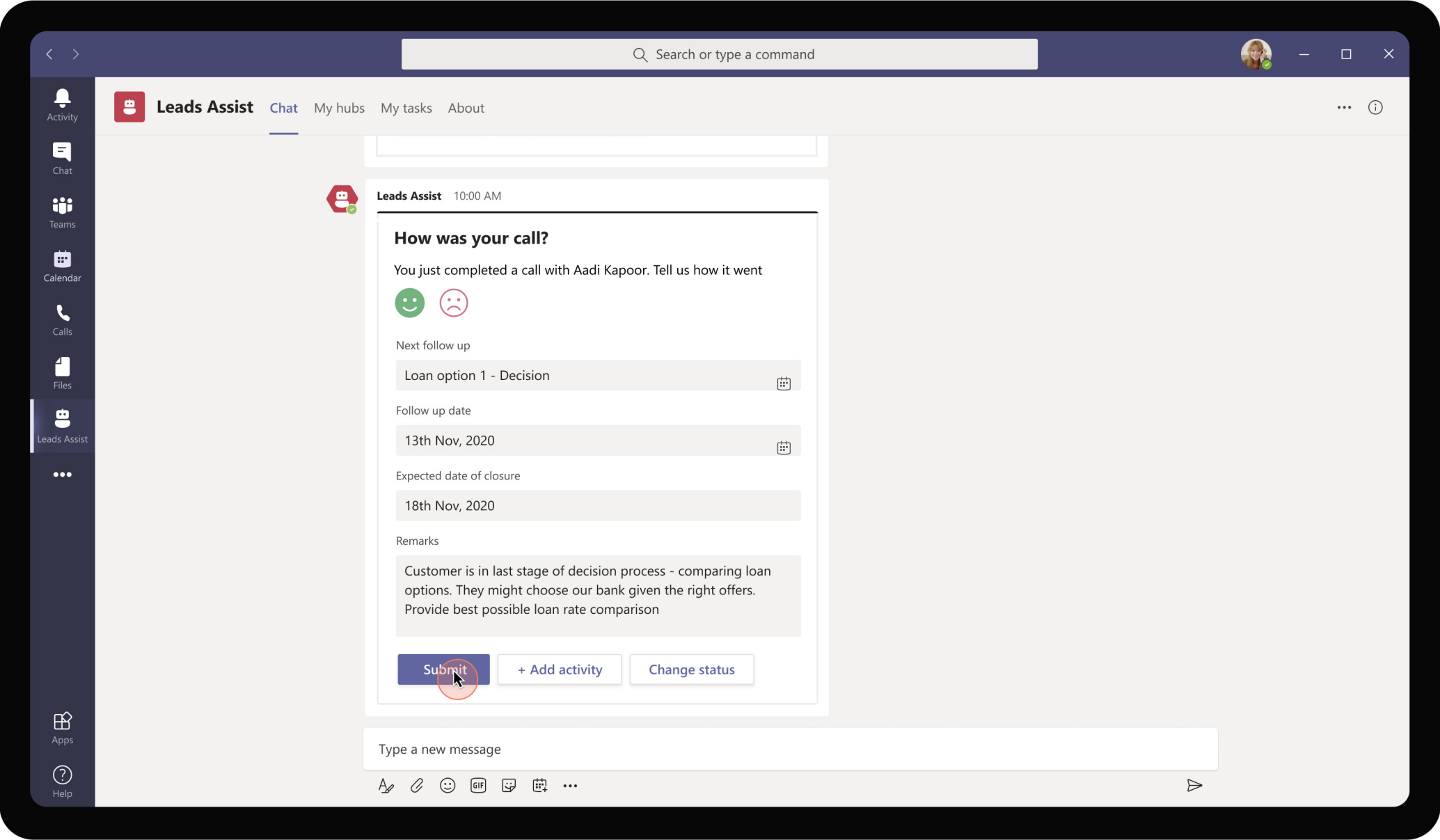
Daniela makes a note that Aadi is in last stage of decision making process and would potentially choose Contosos loan offer given the right rate offered. This will be useful to keep in mind during follow-up calls
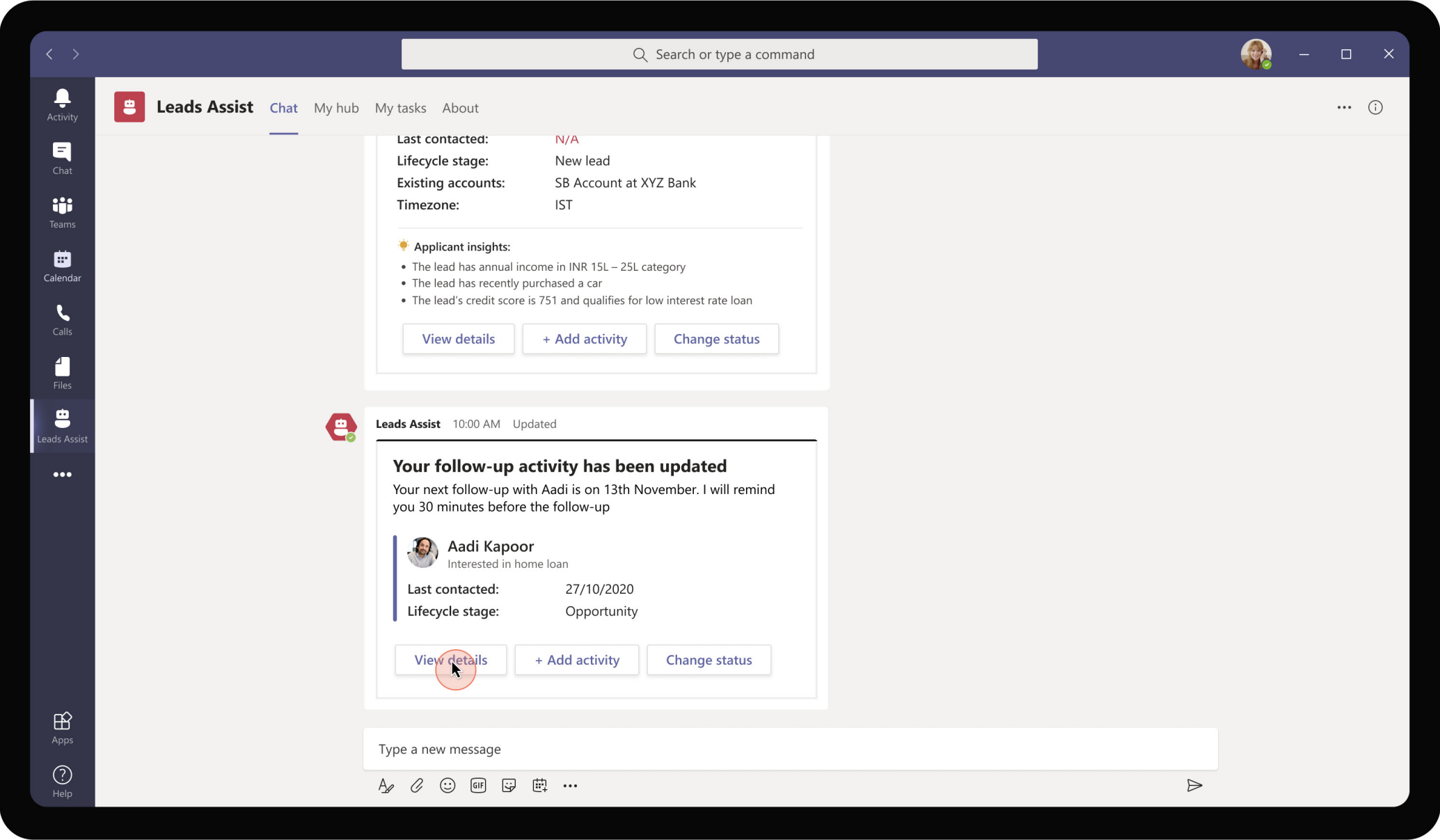
The app makes a note of the experience and the follow-up activity. It will prompt Daniela to take action on the day of scheduled follow-up easing her life in tracking lead relationships.

Aadi Kapoor gets back to Daniela and agrees to proceed with Contoso's loan offer. Daniela tracks Aadi's win in the CRM and identifies other opportunities

Leads Assist   Chat   My hub   My tasks   About

Activity

Chat

Teams

Calendar

Calls

Files

Leads Assist

Apps

Help

Activity overview
Yearly

● Teams calls   ● Emails   ● Texts
1654   1654   1654

600

400

200

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Target progress
Quarter 3

82.3%   0 · 358
New customer accounts

95%   0 · $8000
Policy sales

50.3%   0 · $12000
Renewals

Tip: You would have to talk to 15 leads per day to achieve your sales goals per your current lead conversion rate

My day
Unscheduled

Aadi Kapoor   Add activity

Aaron Buxton   Add activity

Scheduled

Intro call with Aadi Kapoor
8:00 AM–9:00 AM
Teams meeting

Open leads (82)   See all

Customer	Status	Email	Source	
	All	Search	All	
Aadi Kapoor	● Opportunity	aadi.kapoor@mail.com	Email	
Aaron Buxton	● New lead	aarbux@mail.com	Newsletter	
Will Little	● New lead	willlt@mail.com	Newsletter	
Miguel Silva	● Demo	miguelsi@gmail.com	Social	

To-do   See all

● 12 Jun, 8:00 AM–9:00 PM
Call John

● 12 Jun, 8:00 AM–9:00 PM
Defaulted loan status

● 12 Jun, 8:00 AM–9:00 PM
Discuss loan terms

● 12 Jun, 8:00 AM–9:00 PM
Rate approval

● 12 Jun, 8:00 AM–9:00 PM
Demo prep

n order to track the lead status to completion Daniela uses her personal dashboard view to click on the Opportunity stage of Aadi Kapoor.

She proceeds to mark it as a won opportunity in the drop down that appears.

As Daniela marks the opportunity as won, she is prompted to enter further details around the customer and cross-sell, up-sell opportunities present. This will be tracked in CRM by same / other departments.

On marking Customer won Daniela gets closer in achieving her sales targets successfully. Opportunity stage changes are recorded in CRM backend

Solution Highlights – Best Practices

Key Solution Design Considerations

Platform Extension Points

- **Personal Scoped App** The app is completely personal scoped because target setting, progress towards the target are personal and not done in collaboration with other RMs.

  o Personal Tab – The tab is used for presenting the highly visual analytics of operational metrics, velocity information and filterable view of leads. Tab is required to show all this information in one hub with flexibility of UI elements.

  o Personal Bot – Personal bot is mainly used for notification, reminders and alerting users about lead management.

- **Apps in Meetings** are used to surface relevant information needed by the RM in converting a lead. Meetings / Calls are a core component of RM's day to day activities so meeting extensibility is a core component.

- **Task Modules** are used primarily for adding an activity – sending e-mails, performing calls and adding reminders. These actions are means to an end (performing activity on a lead) and should be done within the flow

User Experience

- **Card refreshes** are used to update the card status instead of sending multiple different cards about the same request. This ensures that readability is easier, and app does not spam with multiple cards for updates.

- **List cards** are used for providing a single consolidated view of leads with summary information around the lead. This provides a high level view which RMs can delve deep into on a per lead basis.

- **Proactive Messages** are sent at scheduled time to remind RMs about upcoming calls with leads.

Graph API

- The app utilizes Send Mail Graph API to create and send e-mails via signed-in user's account to leads.

- The app also uses Create Event Graph API to create Teams calls between leads and RMs and Calendar Graph APIs to read and show calendar events

Solution Architecture

Azure Subscription

Graph API

AAD

SSO and Reporting org

Calendar, emails

External Systems

Employee

MS Teams

Bot / Task Module / ME

Bot Registration

T&E Submission & Retrieval Forms

Lead Assist App Service

GET / POST Lead information

CRM Database

GET Lead wise Activity

GET Assets / Documents

Sales / Pitching Asset library

RM Activity Database
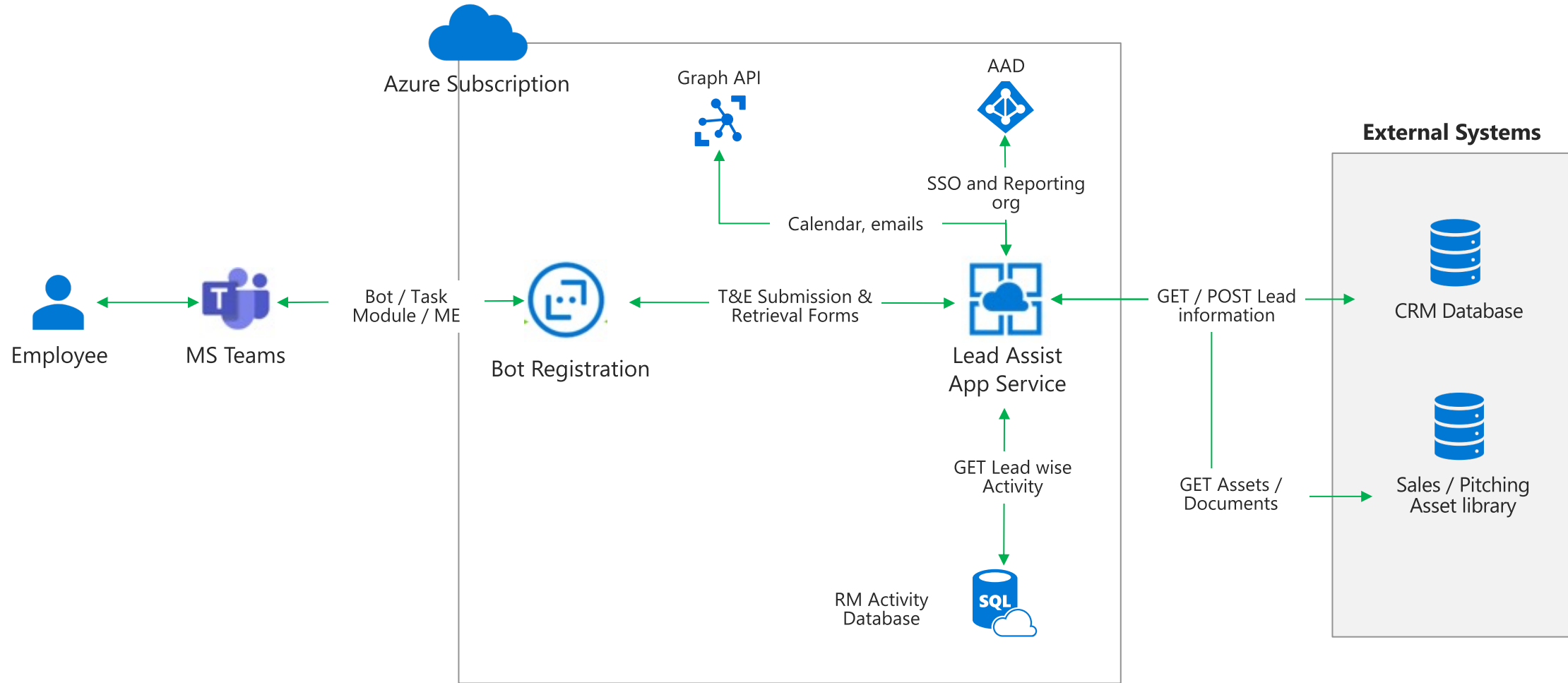
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Business to Consumer Chat Center

Scenario Vision

Context

- Daniela is a relationship manager (RM) at Contoso Banking. She is part of a team that covers personal, home and car loan products for customers.
- As part of her job responsibilities, Daniela is required to handle customer inquiries about products assigned to her. Leads from these inquiries are expected to be converted to customer opportunities contributing to her targets.

Current State

⚠️ Customers typically reach out to Contoso banking RMs in the form provided in the website. All requests are sent as e-mails to a common mail box

⚠️ The monitored mail box is triaged daily and assigned to Daniela based on the type of query.

⚠️ Daniela respond over e-mails for all queries received and waits until the customer replies next. Live chat is not a supported option

⚠️ All conversations history and customer information should be manually read and updated in the CRM by Daniela regularly

⚠️ Handling more than one customer at a time becomes increasingly challenging due to multiple e-mail threads.

⚠️ The RM has to manually prepare notes, talking points during calls with customer by going through customer info in CRM and past email threads.

Future State

✓ As soon as a customer requests information on an inquiry, a chat request is initiated and assigned to Daniela

✓ Daniela accepts the chat and starts interacting with the customer from within Teams. Triaging happens automatically based on type of query

✓ Live chat is supported using the app and it also supports chatting with multiple customers in parallel

✓ Conversations with each customer is automatically tracked and recorded in CRM. It also provides basic info & talk track for the RM

✓ The app also provides option to schedule meetings with the customer instantly and provides in meeting experiences to the RM

✓ During the meeting, the app provides talk track with customized offers and discounts for Daniela.

⚠️ - Points of Friction

Daniela Mandera, Banking Relationship Manager

Daniela is a relationship manager at Contoso Banking. She frequently handles inquiries from customers regarding loan options. She works with the leads to clarify their concerns and win customer sales.

Megan Bowen, a potential customer, has reached out to Customer support service in the bank's website with a query regarding car loans
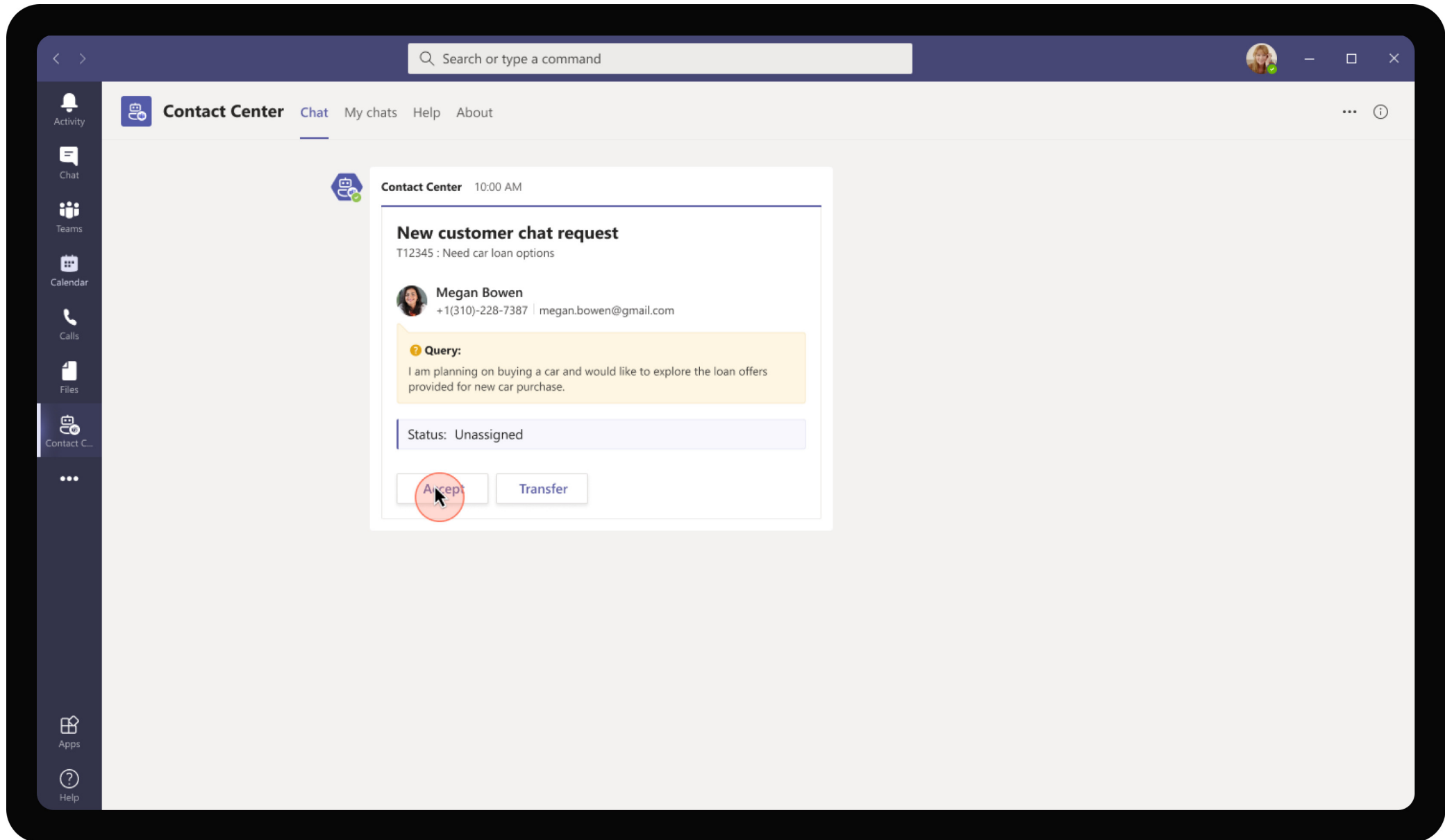
As Megan initiates a chat request to a relationship manager the app checks for the type of query, available RMs at that time and sends an adaptive card for Daniela as she is available to handle the query. The card provides the query that Megan has raised for context.
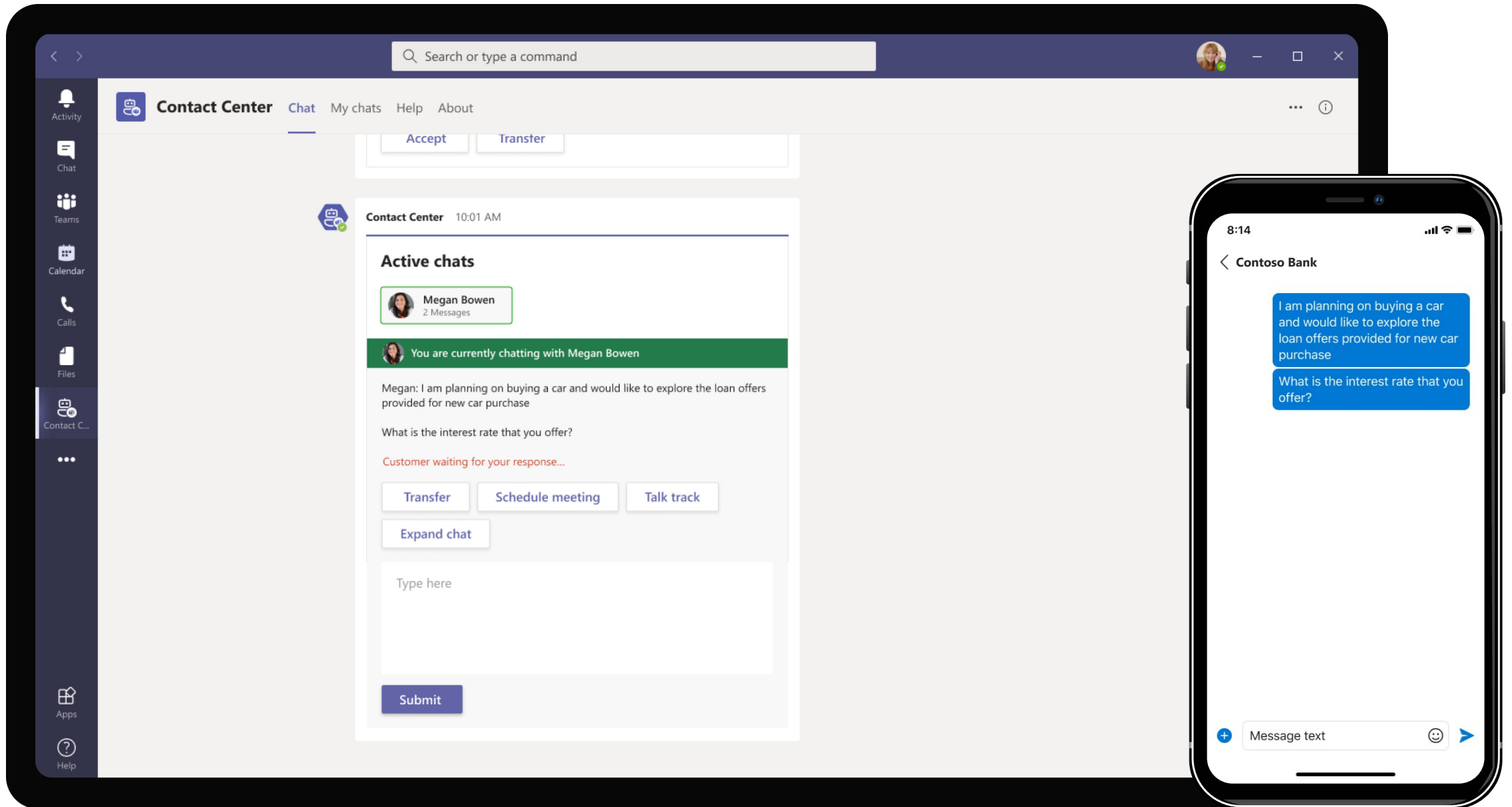
On accepting the request a new card is posted in the chat clearly indicating the customer that Daniela is currently chatting with. The card has a text box where Daniela can type responses to the query and initiate live chat with Megan.
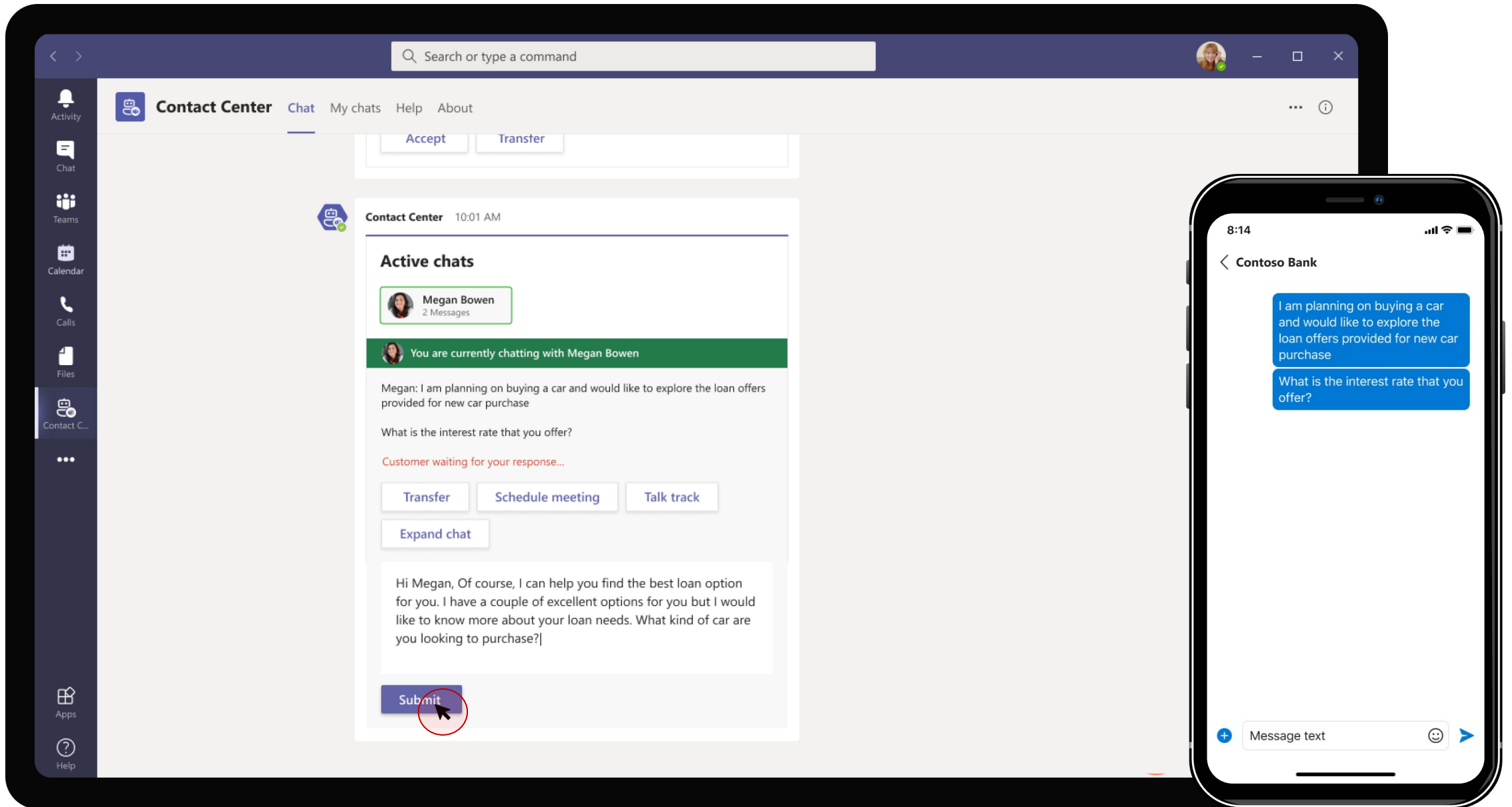
Daniela proceeds to write a response to Megan in the text box. She asks a follow up question to Megan to narrow down the loan options that would fit Megan's needs.
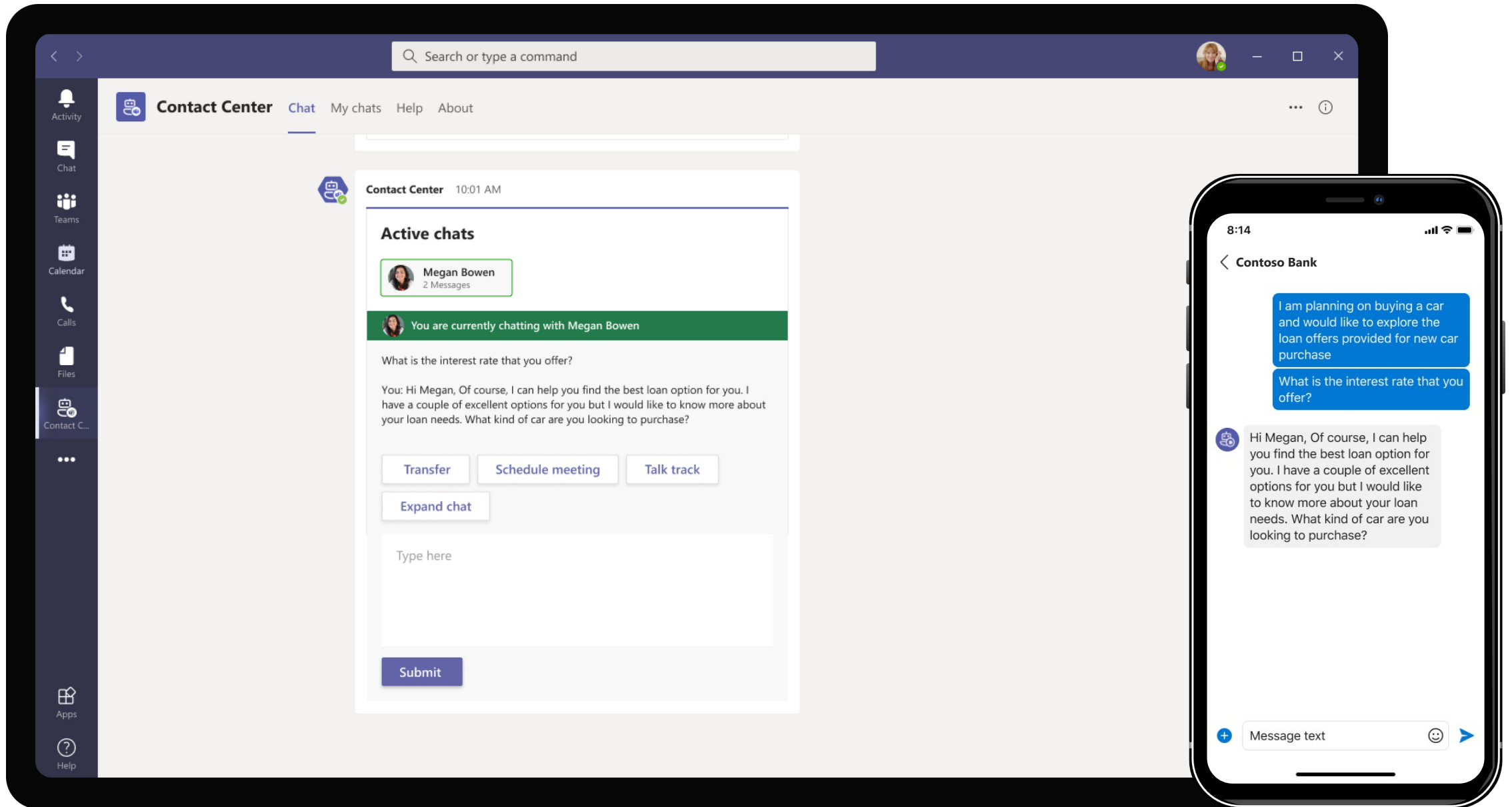
On clicking submit the message gets sent to Megan on the web chat on Contosos site. Megan sees the message from Danie a on her mobile as a response from a bot chat.
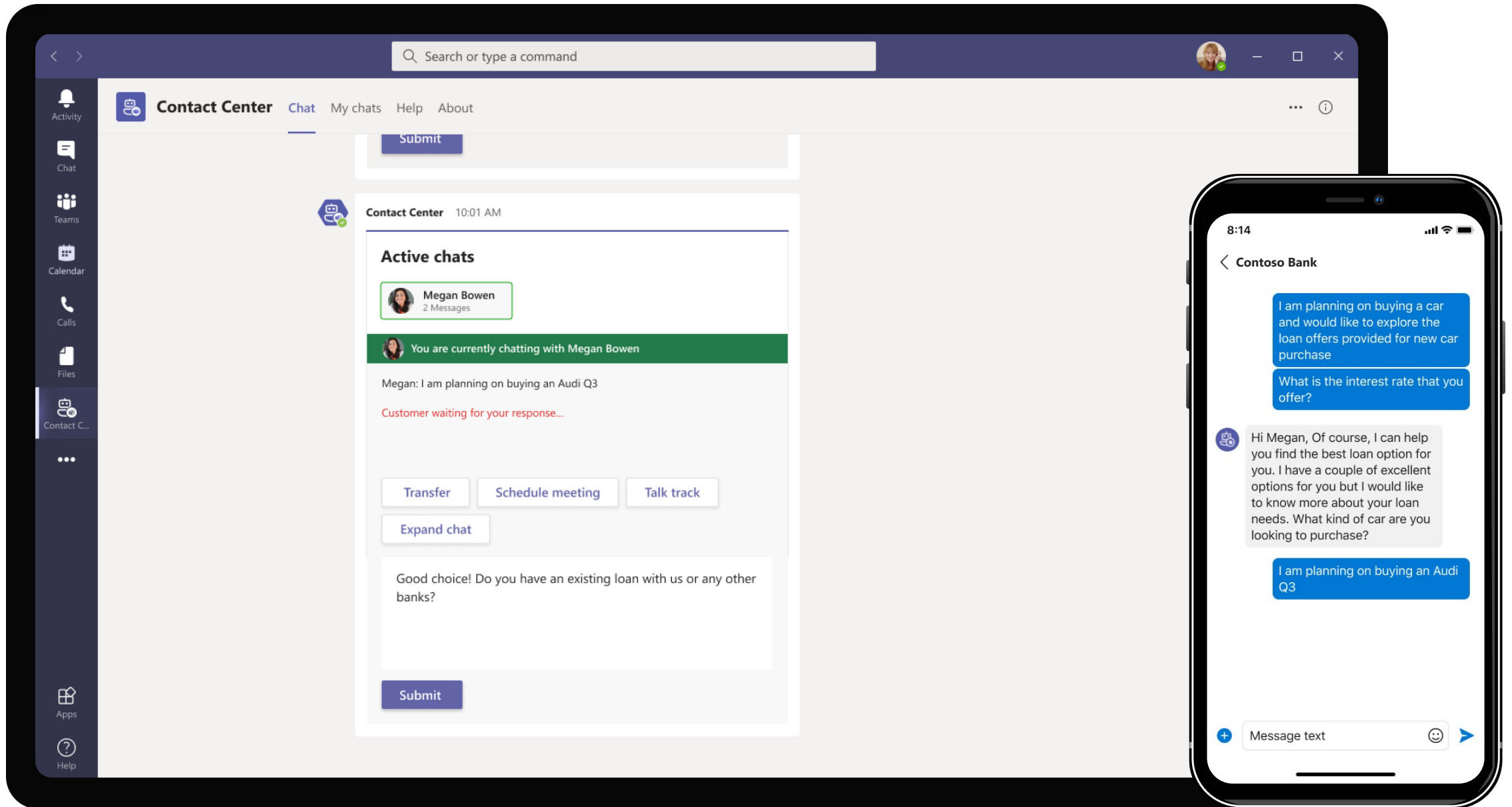
As Megan types a reply from her mobile on the web based bot the response is updated on the adaptive card for Daniela to view. Daniela proceeds to type a response on the text box at the bottom.
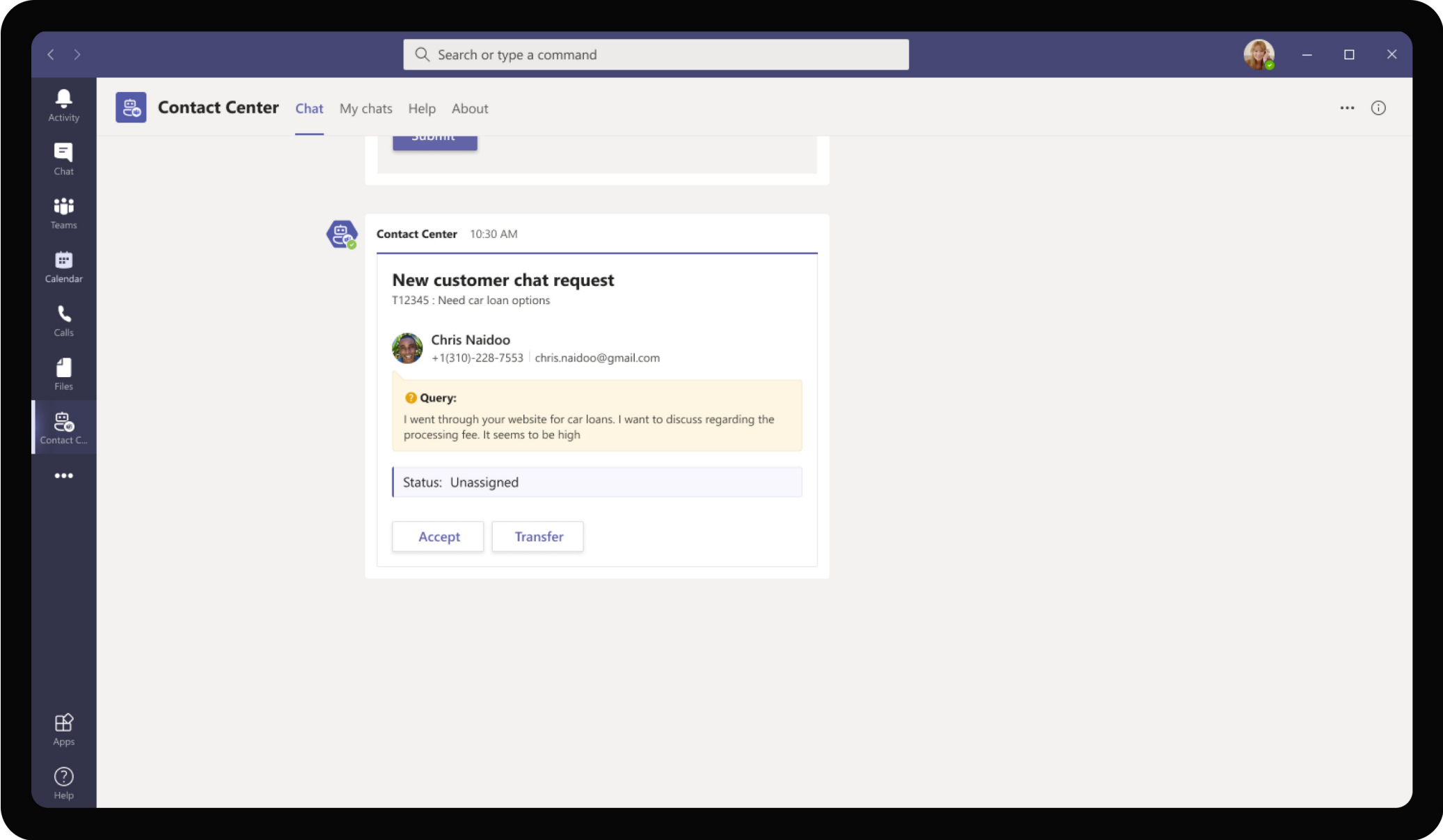
While Daniela is speaking to Megan regarding a card loan options, another potential customer Chris Naidoo also wants to clarify a few questions around car loan fees and submits a chat request on Contoso Banking's mobile app.
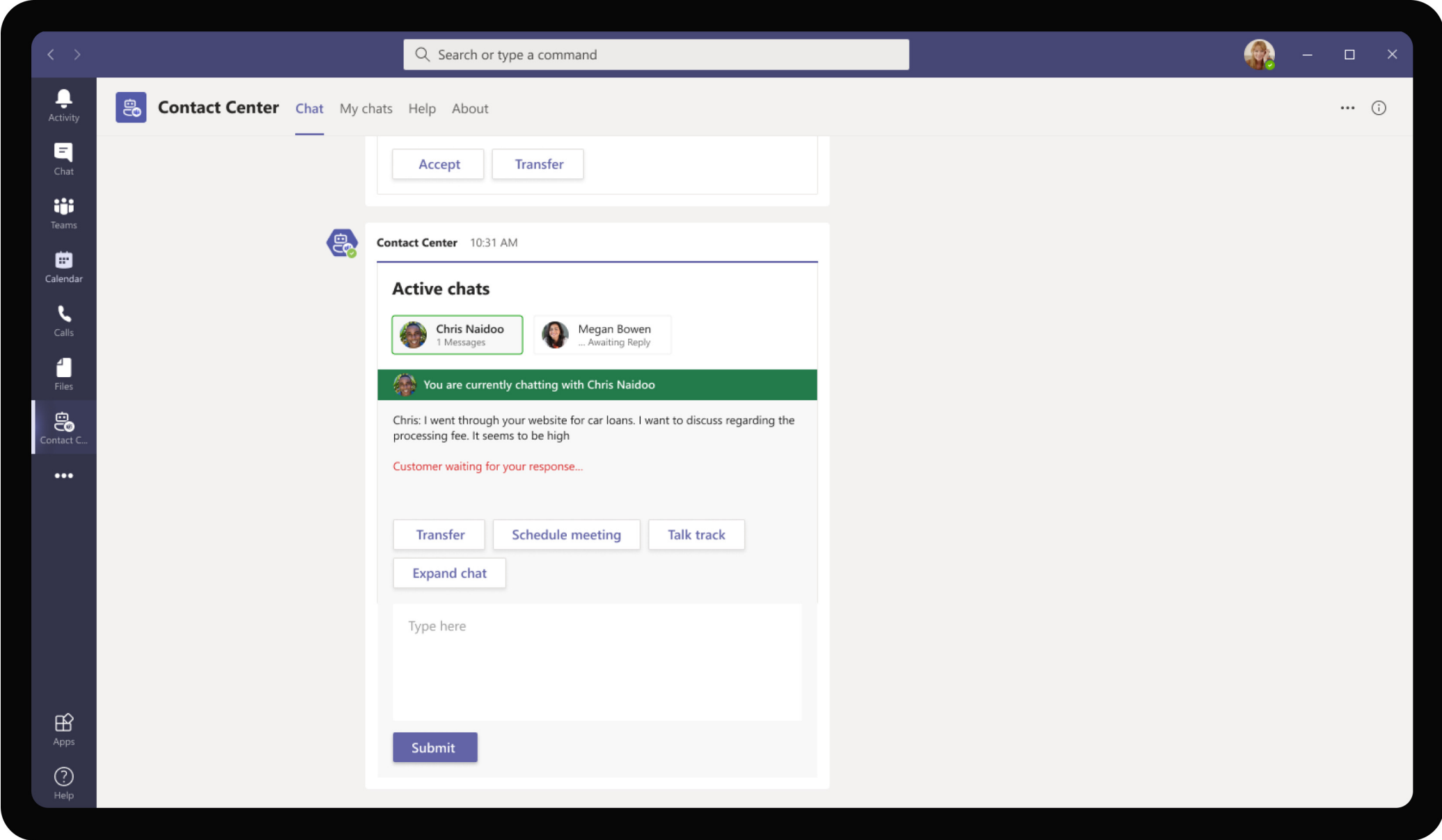
Since Daniela is available to support more customers in parallel she accepts the chat request. An adaptive card appears which shows both Megan and Chris's chat history while clearly highlighting the selected customer for chatting.
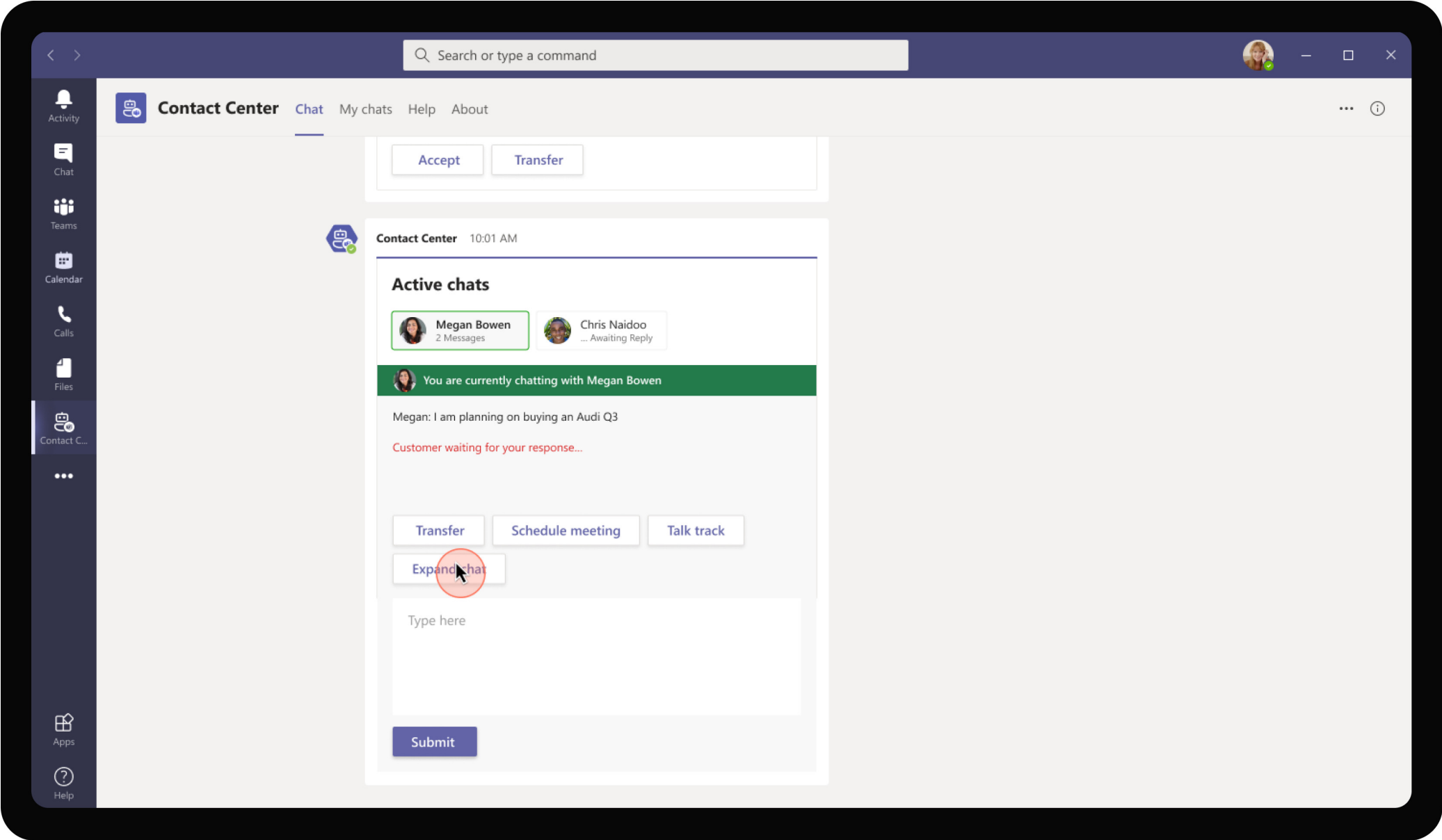
Daniela can switch easily between chatting with Chris and Megan by clicking on their respective buttons. Any chat messages sent by Daniela will be sent to the currently selected customer.
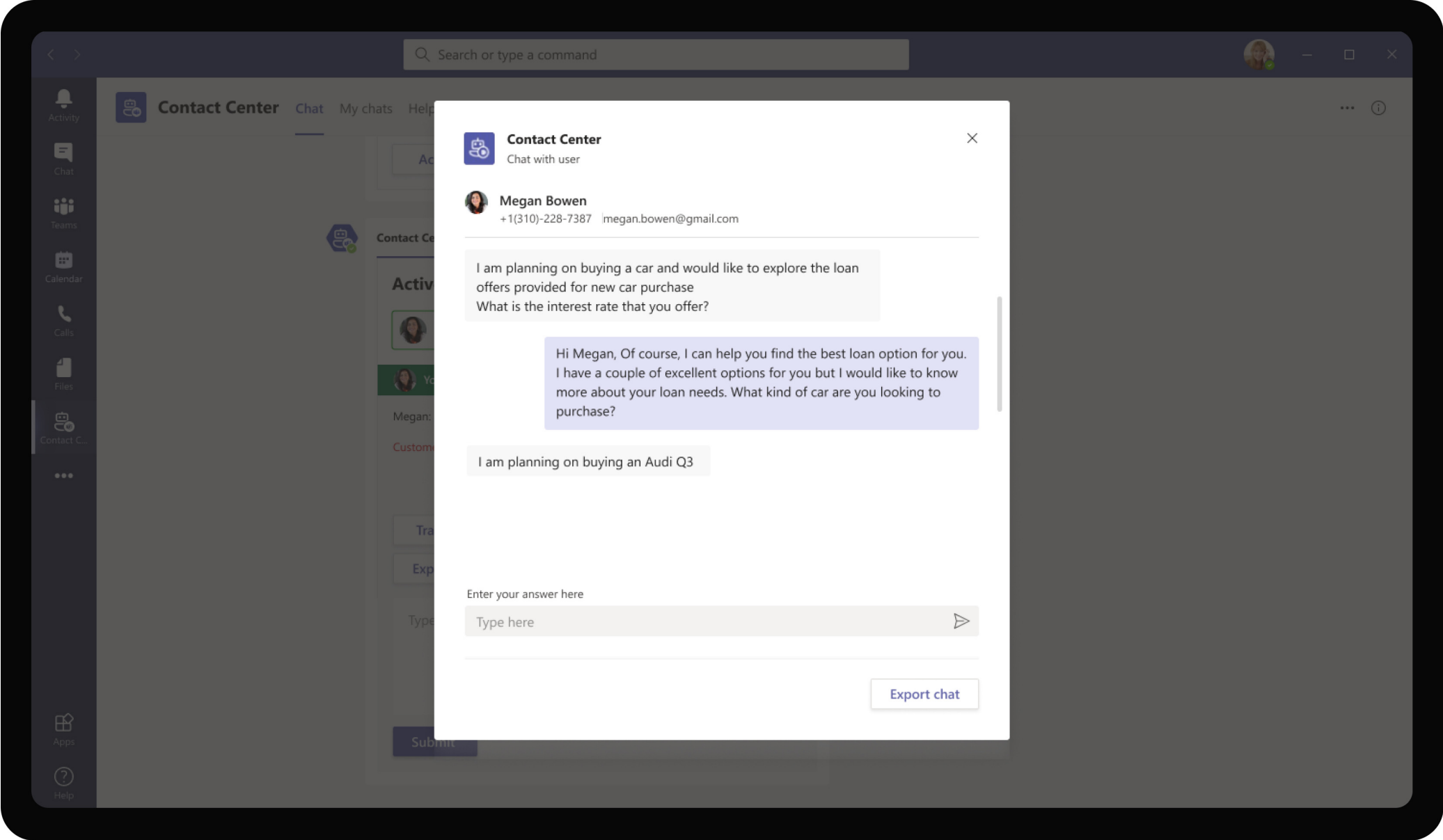
As chat conversations go longer Daniela can expand chat to open a task module with the entire chat history with the customer. Daniela can also use the text box in this view to continue chatting with Megan.
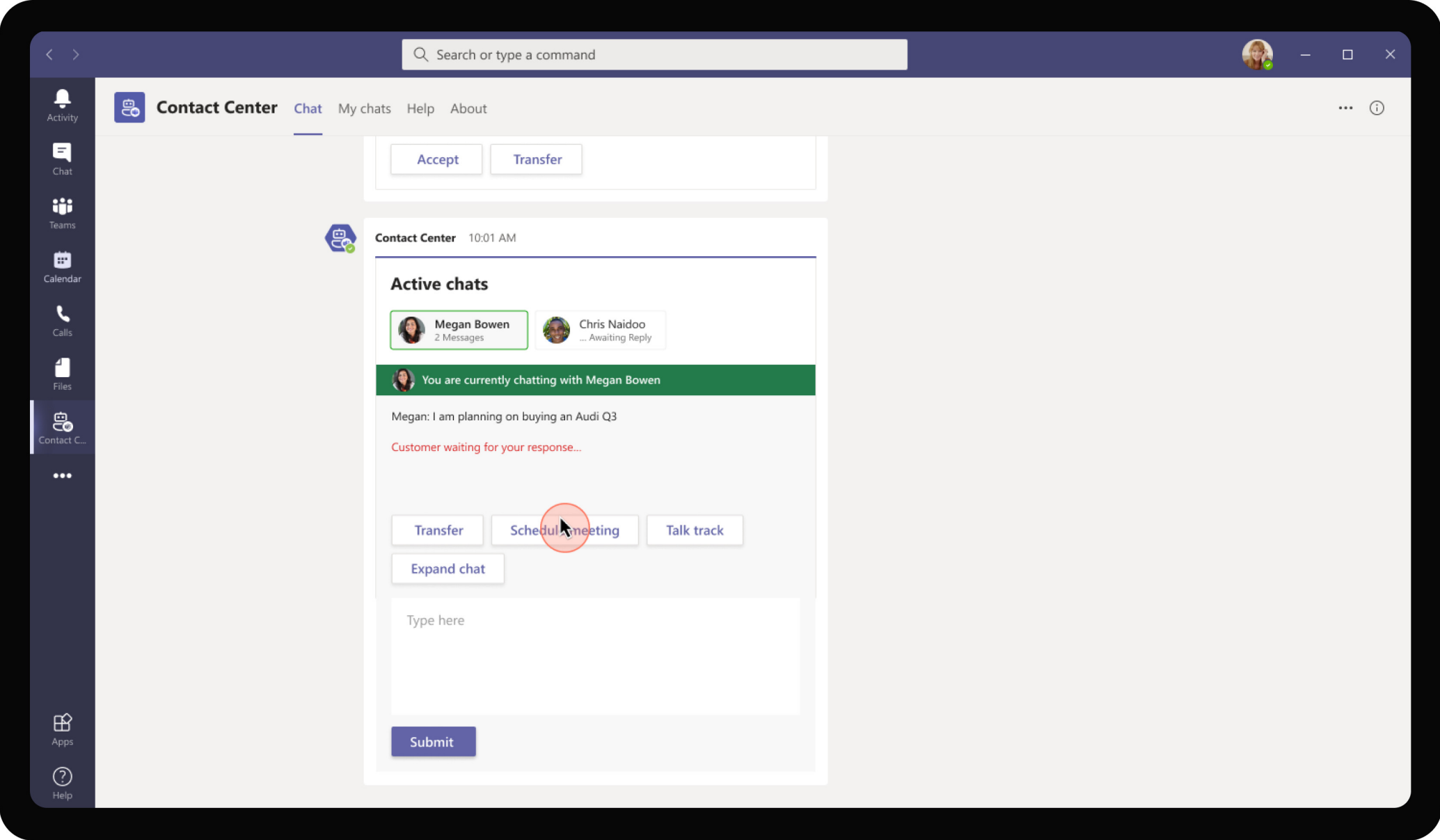
Once Daniela gets enough information from the customer from chat, if the customer wishes, Daniela can continue rest of the discussions over a call where she can share more information with the customer.
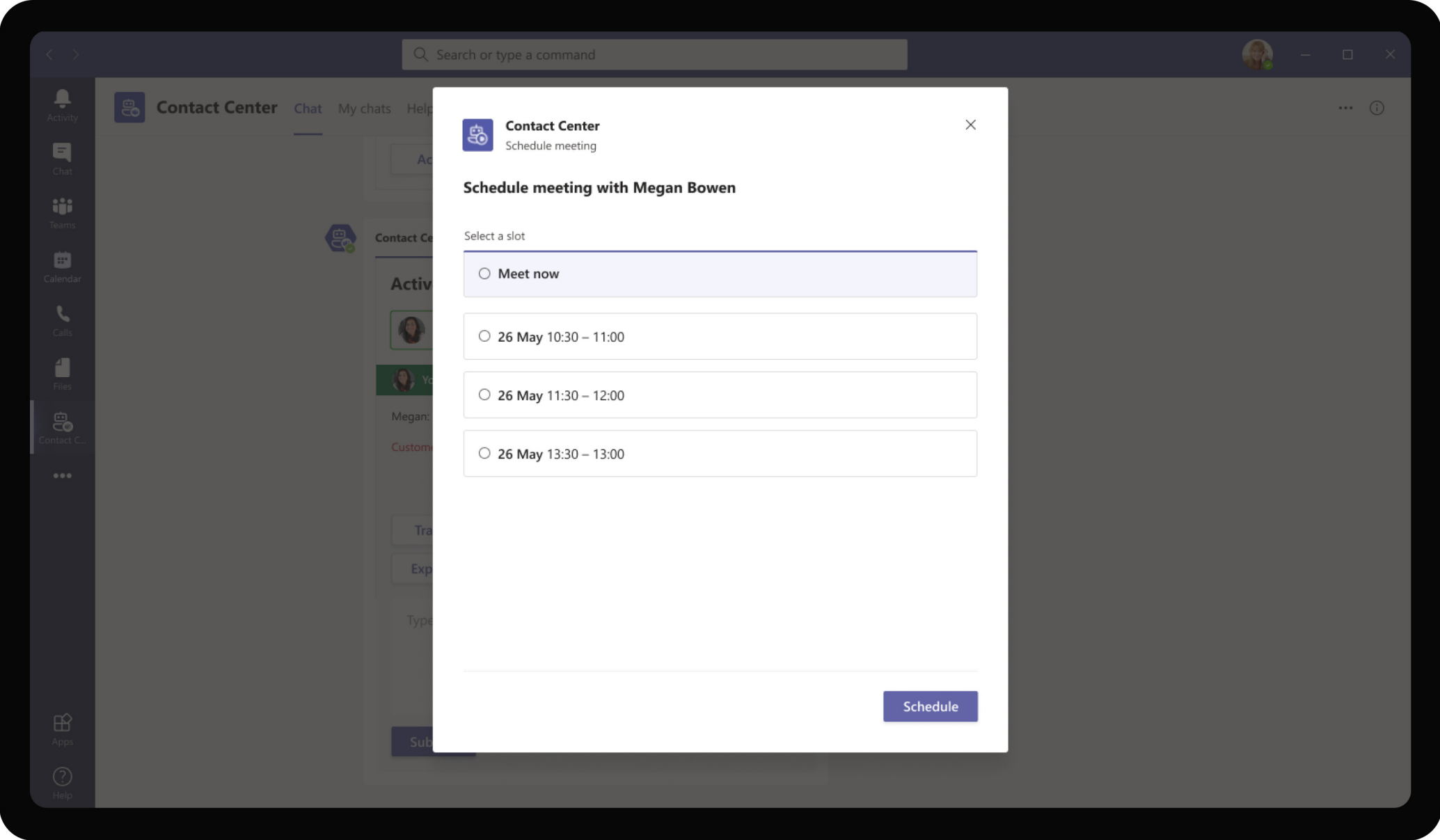
The app proposes a few slots for scheduling the meeting as per availability in Daniela's calendar and preferences provided by Megan, if any.
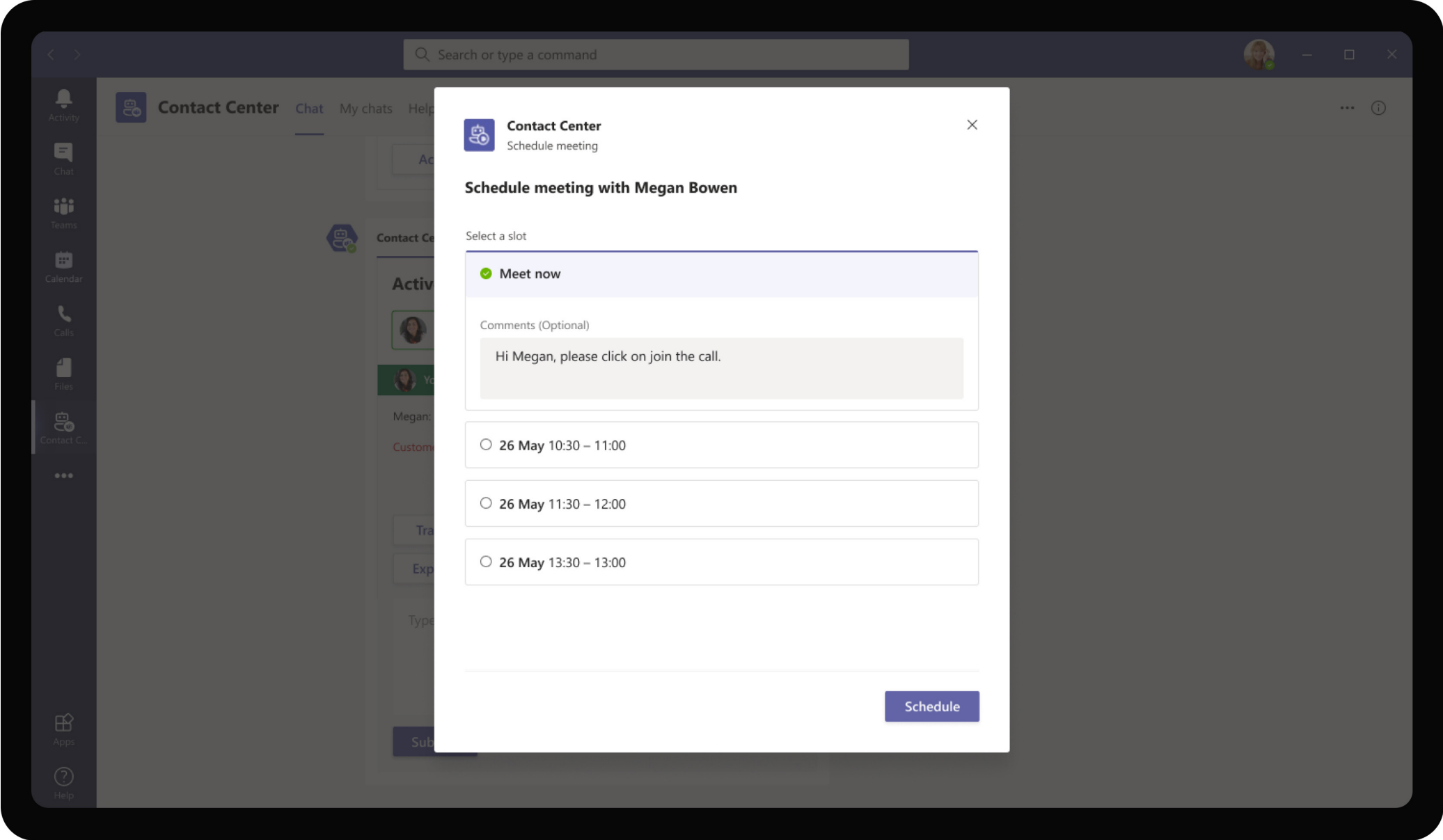
Daniela may also choose to meet immediately with the customer. In this case, since the customer Megan wants an immediate response and clarification, Daniela schedules a call.
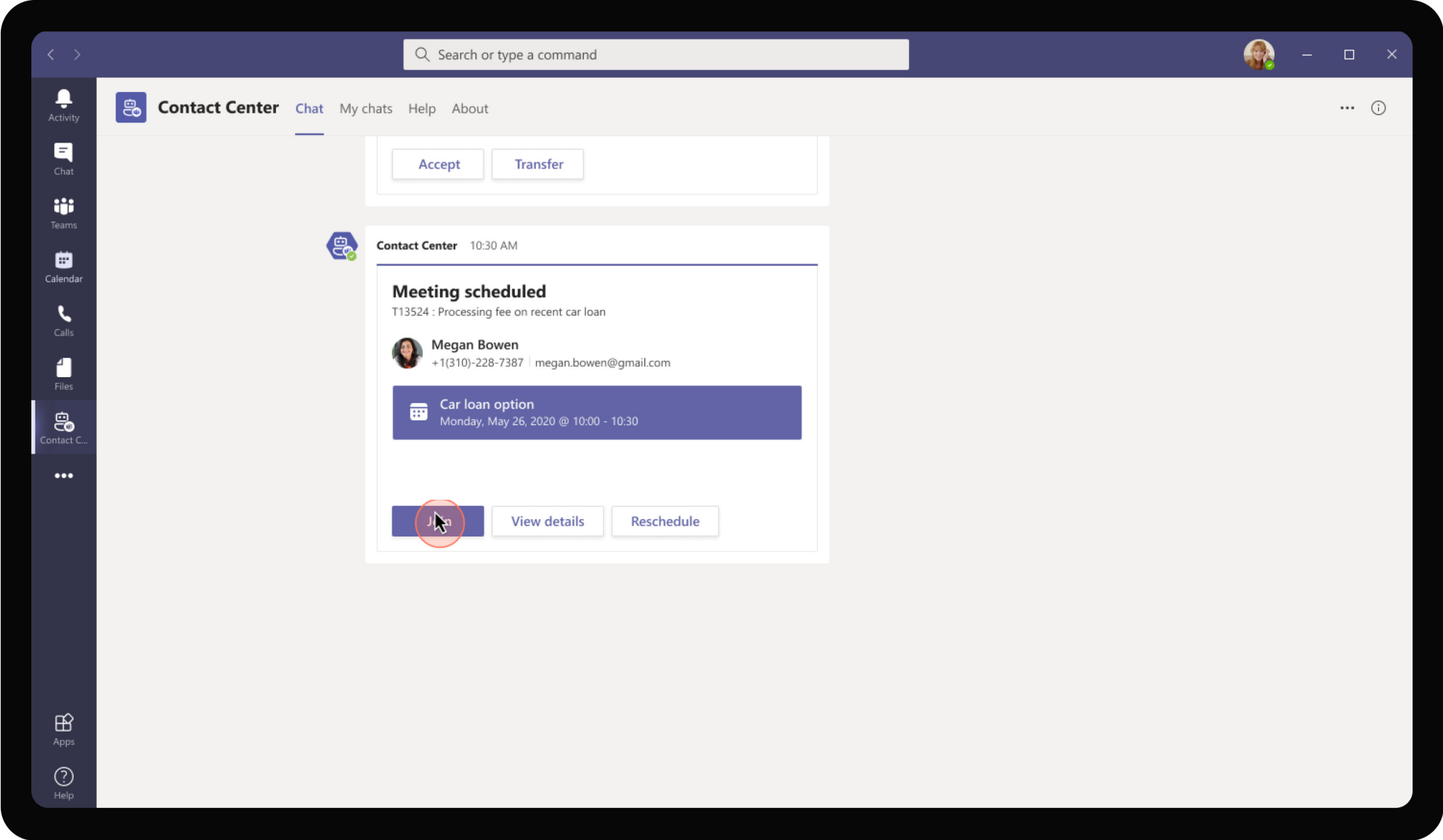
The app schedules a meeting with Megan a
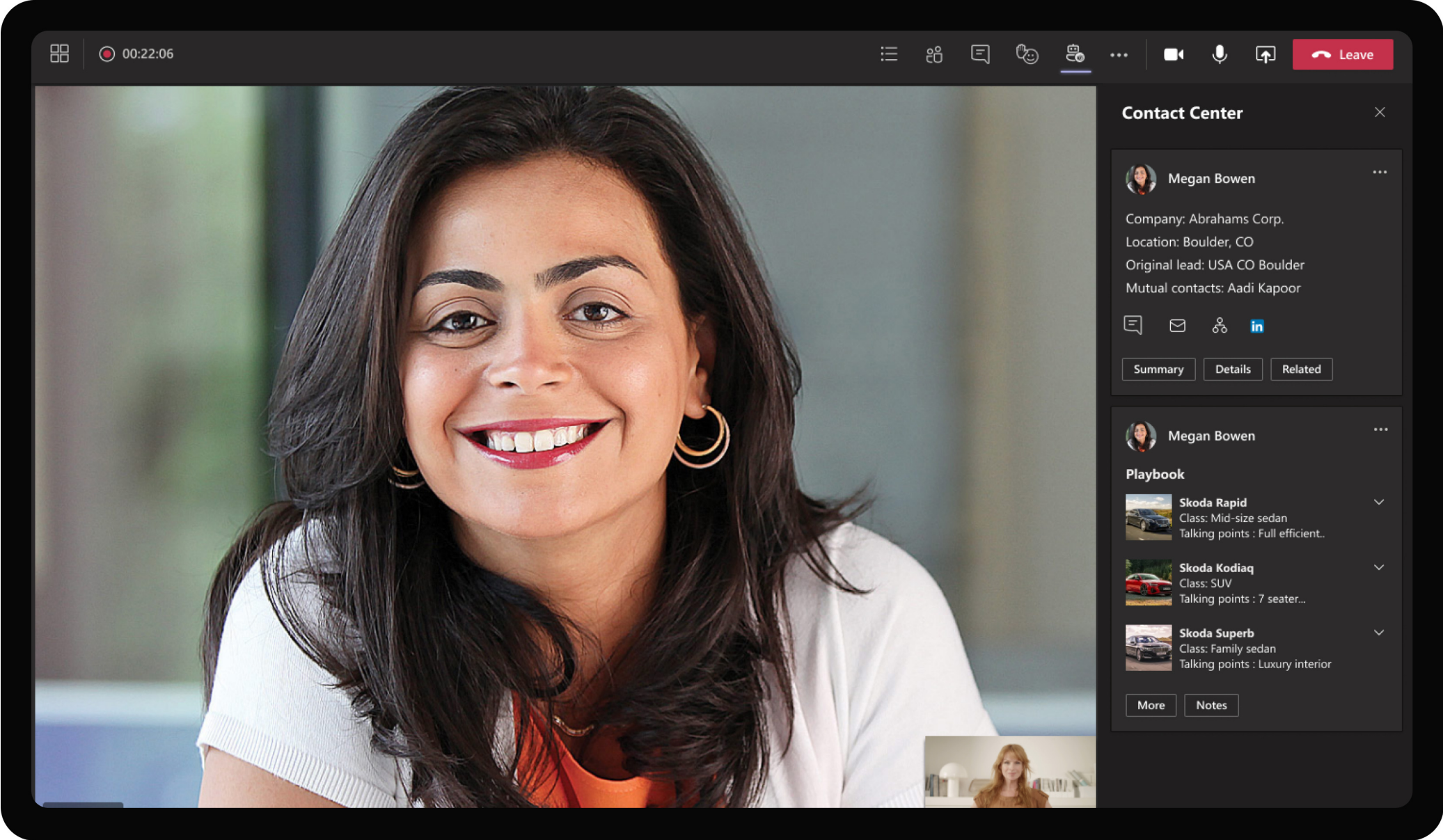
During the call the app provides basic information about the customer to Daniela to help her provide loan offers that will be relevant to the customer. In addition it also shows loan offers available for various categories of cars for Daniela to refer during pitching.
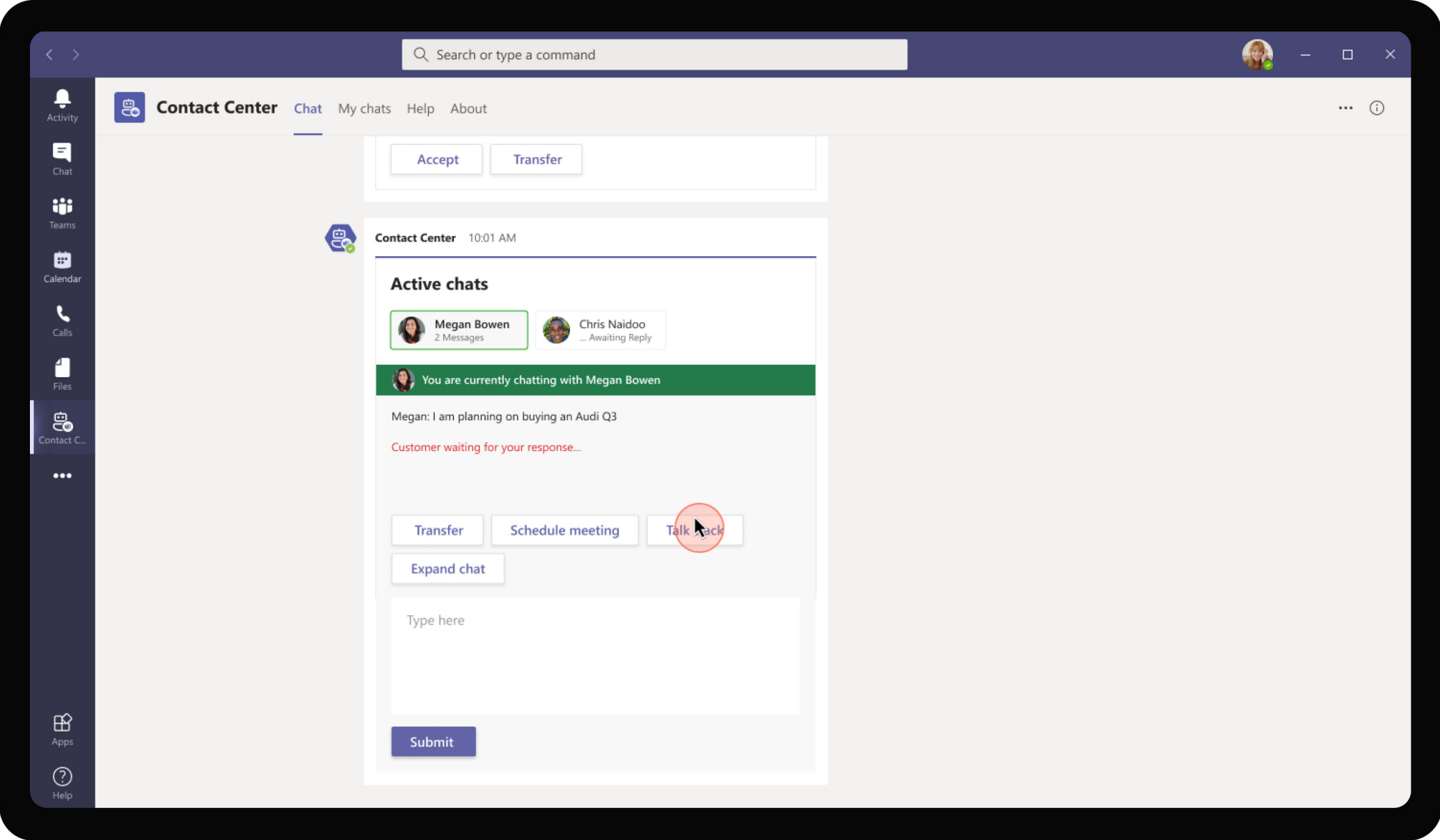
Even outside calls the app provides curated and customized talk track depending on the type of queries that come from customers. Daniela can refer to the talk track while chatting with customers.

Contact Center
Talk track

Overview　　　　Eligibility calculator　　　　Offers for Megan

1. SAFE N EASY (for salaried professionals): This is a special offer for salaried professionals & offers a pocket-friendly EMI which is Up to 75% lower as compared to your regular EMIs. EMIs start at just Rs 899/lakh for the initial 6 months and regularizes after that to make it pocket friendly

EMI from	EMI/Lakhs (₹)
1-6 months	899
1-6 months	3717

2. SAFE N EASY (for All customers): This scheme offers a pocket friendly EMI which is Up to 70% lower as compared to your regular EMIs. EMIs start at just Rs 899/lakh for the initial 3 months and regularizes after that to make it pocket friendly

EMI from	EMI/Lakhs (₹)
1-3 months	899
4-36 months	3444

Exclusive offerings#:
1. Health Insurance (Including coverage for COVID-19)
2. Personal accident cover
3. Household cover
4. Up to 3 EMIs paid in case of job loss due to Merger & Acquisition

Cancel　　Share

Clicking on the talk track opens a task module with overview of various loan options available for the particular customer. Daniela can pick and choose that best matches the customer need.
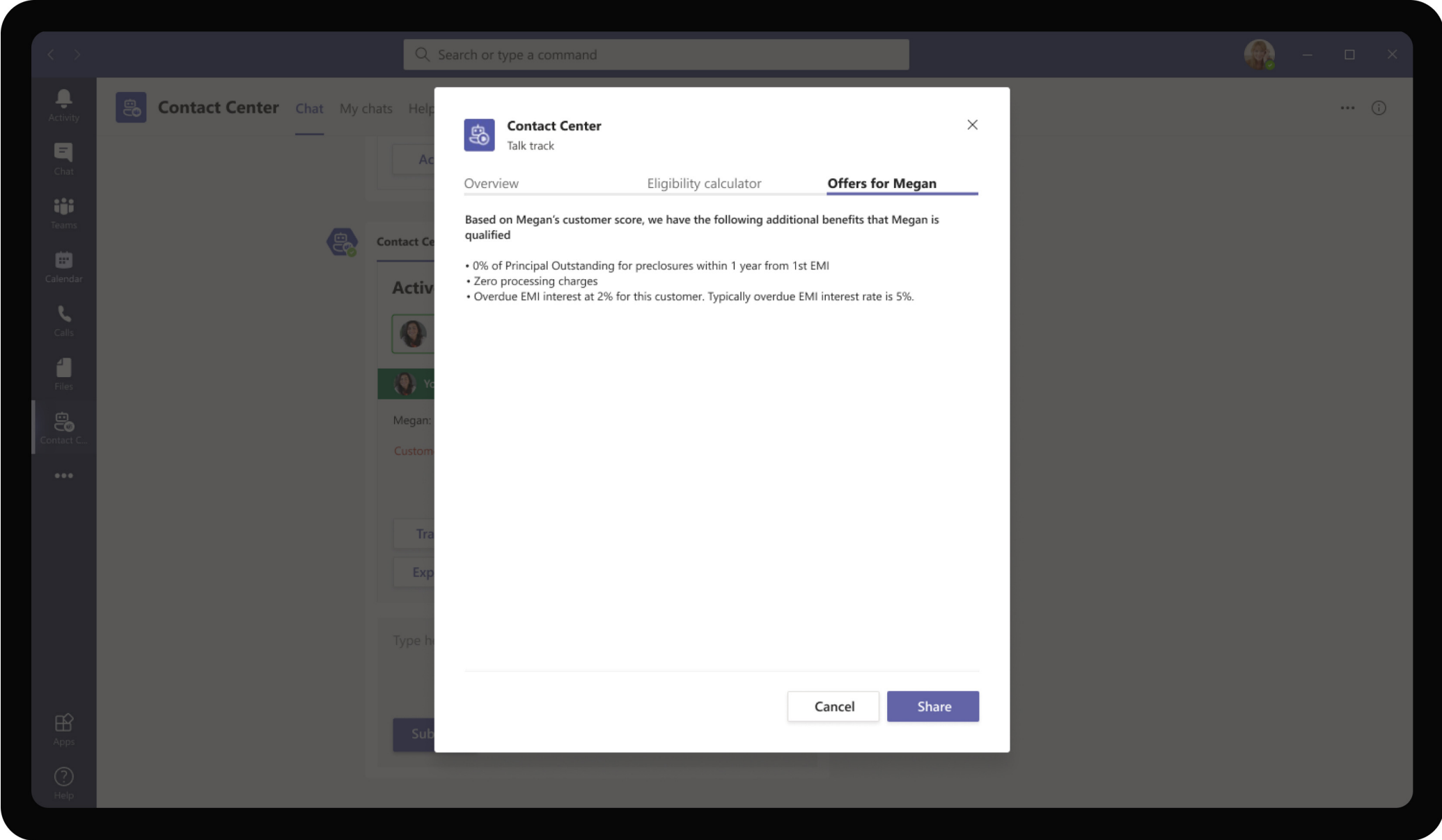
If there are specific offers/discounts that the customer qualifies for, the app also provides Daniela with that information. This allows Daniela to have a more personalized conversation with Megan.
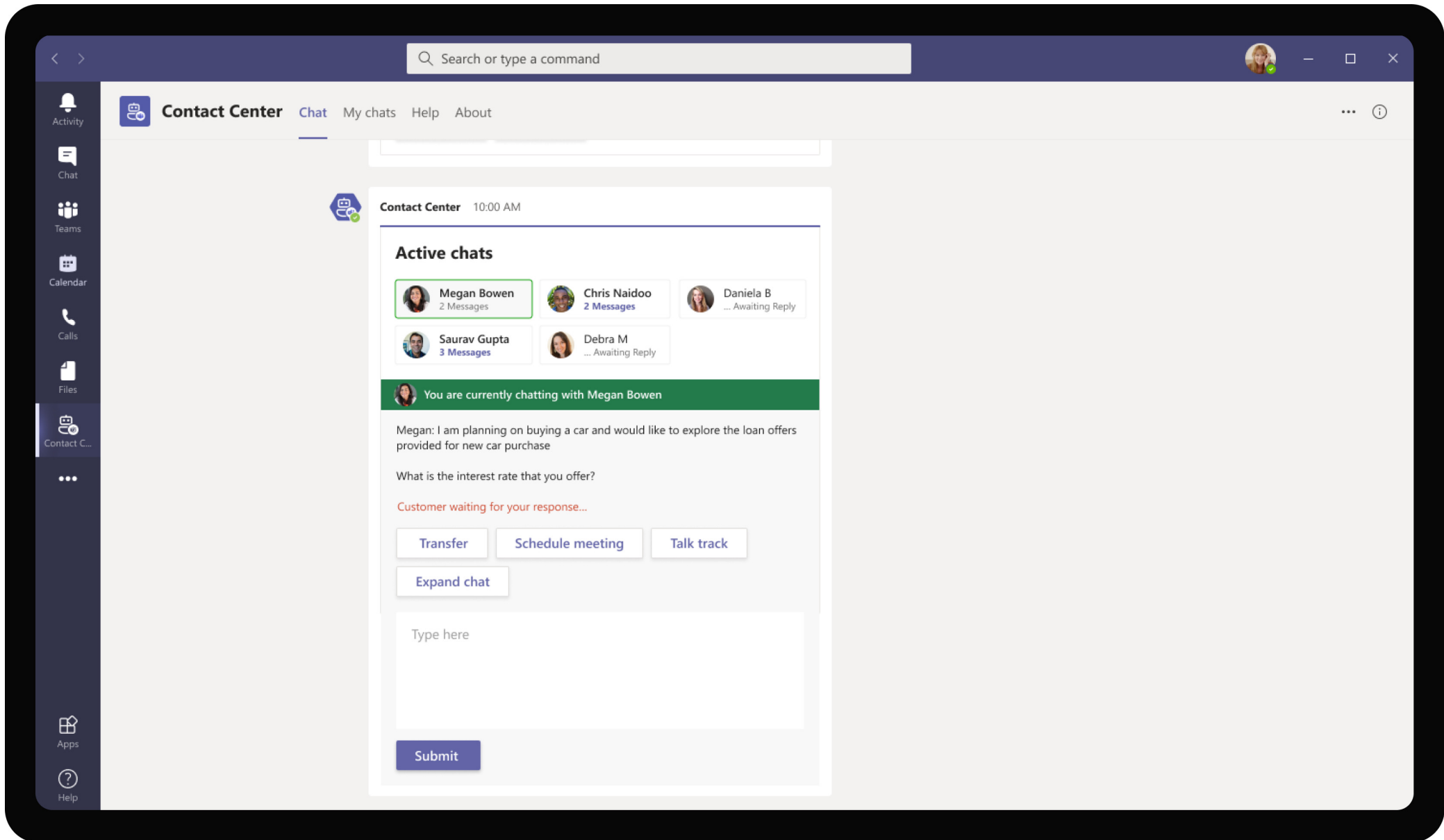
Daniela can have up to 5 parallel conversations with different customers at a time using the app. The card updates to show unread messages for each customer chat allowing Daniela to switch to customers who are waiting for responses.
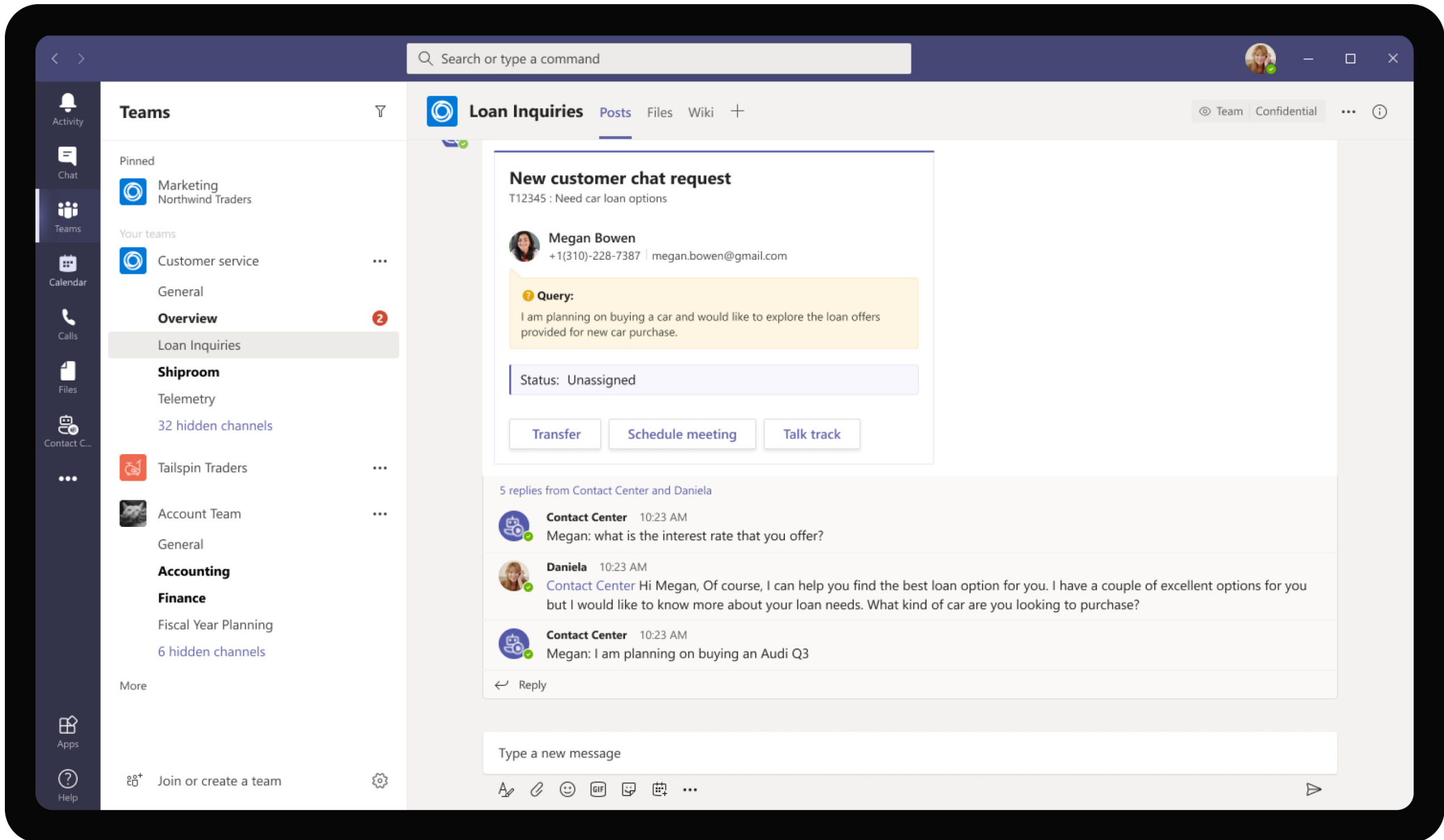
A ternatively the app can a so be configured to work in channe scope where the customer conversations are visb e for a RMs. RMs can collaborate to provide responses to open chat requests to any customer which is key during training phases.

Solution Highlights – Best Practices

Key Solution Design Considerations

Platform Extension Points

- **Personal Scoped App** The app is defined to be predominantly personal scoped app with a bot to maintain privacy.

  o Personal Bot – Personal bot acts as a bridge between the RM on Teams and the customer on a client platform such as client mobile app / Messenger or other chat platforms.

  o The bot makes use of Bot Framework Channels to connect two parties interacting via two different channels. Microsoft Bot Framework supports interworking of multiple channels

- **Channel Scope (Optional):** The last screen also represents a possible approach of implementing the RM <-> customer chat experience in channel scope as threaded messages. Visual complexity in adaptive card is lower as channels allow for threaded messages. However, all customer conversations are visible to all RMs and members of the Team / Channel.

User Experience

- **Proactive Messages** are sent to RMs whenever a customer initiates a chat request to speak to an RM

- **Card refreshes** are used extensively to refresh same card when a new customer reply comes through or after an RM accepts an additional chat request. Since conversations are going to be multi-turn and between multiple customers at a time, it is imperative that the RM doesn't get spammed with multiple cards for each reply.

- **Meeting Extensibility** plays a key role when a text chat gets escalated into a Teams call for further information. With the app showing information right on meeting side panel, RM is empowered to provide accurate and relevant info instantly to customers.

Graph API

- The app uses Create Event Graph API to create Teams calls between leads and RMs and Calendar Graph APIs to read and show calendar events
- App makes use of Presence Graph API to assign incoming chat requests to RMs who are available at the time of request.

Solution Architecture

Azure Subscription

Presence API

Relationship Manager

MS Teams

Bot / Task Module / ME

Bot Registration

Request – RM Assignment Parameters

B2C Chat

MS Teams

Join Call

VC Requester

GET Guides, documents

Azure Cognitive Services

GET req info, customer profile, loyalty info

Website / Consumer App

POST chat request

Conversations in Azure Table Storage

External Systems

Knowledge management Repository

CRM

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Approval Assistant

Scenario Vision

Context
- Daniela, a relationship manager at Contoso Banking is handling the creation of marketing asset for a discount flyer that is scheduled for distribution to customers announcing new year offers
- Daniela needs to get approval from various stakeholders in her branch before she includes the flyer in the marketing communication.

Current State

⚠ Daniela sends draft of the flyer as an email attachment to each stakeholder separately. She avoids sending a group e-mail so as to not spam everyone in the mail thread in case there are replies from approvers

⚠ One of the approvers approves the document directly and sends the approval as a message over e-mail. Daniela notes the approvals in a separate excel list

⚠ Daniela also receives comments from a couple approvers to make a few modifications on the file. She makes the changes and sends a reply email for all approvers again walking through each modification and context

⚠ Daniela doesn't hear from the approvers, so she sends a reminder e-mail again to her approvers

⚠ Once all approvers have provided approvals, Daniela confirms the approval and sends the final document to all.

⚠ She maintains a record of approved versions separately

⚠ All approvers go through multiple separate e-mail threads which quickly becomes cumbersome when 10+ approval requests come per day

Future State

✓ Daniela uses Approve Assist app to submit an approval request for either multi level approvals or horizontal, concurrent approval requirements. While approval is submitted once, it tracks approval for each approver separately.

✓ All approvers get notified of submitted approval request on the Teams app. As approvals come through, the app keeps track of pending and completed approvals leaving Daniela to focus on actual work

✓ Reviewers can provide comments on the app directly which is available for other reviewers too without spamming them with messages.

✓ Updated file with modifications can be added to same approval request by Daniela reducing e-mail threads and spamming approvers

✓ Once all approvers have provided approvals, the final document is available for exporting as a PDF to all.

✓ Old approvals are automatically maintained for all stakeholders for downloading at any point of time in the future

✓ All approvals maintain an audit log which clearly shows the progress on approvals

⚠ - Points of Friction

Daniela Mandera, Relationship Manager

Daniela is a relationship manager at Contoso Banking. She handles customer inquiries, internal administration. She frequently creates customer facing assets, marketing flyers which are then distributed to customers

Daniela is tasked with designing a flyer for Contoso customers announcing them about new loan offers, rate discounts
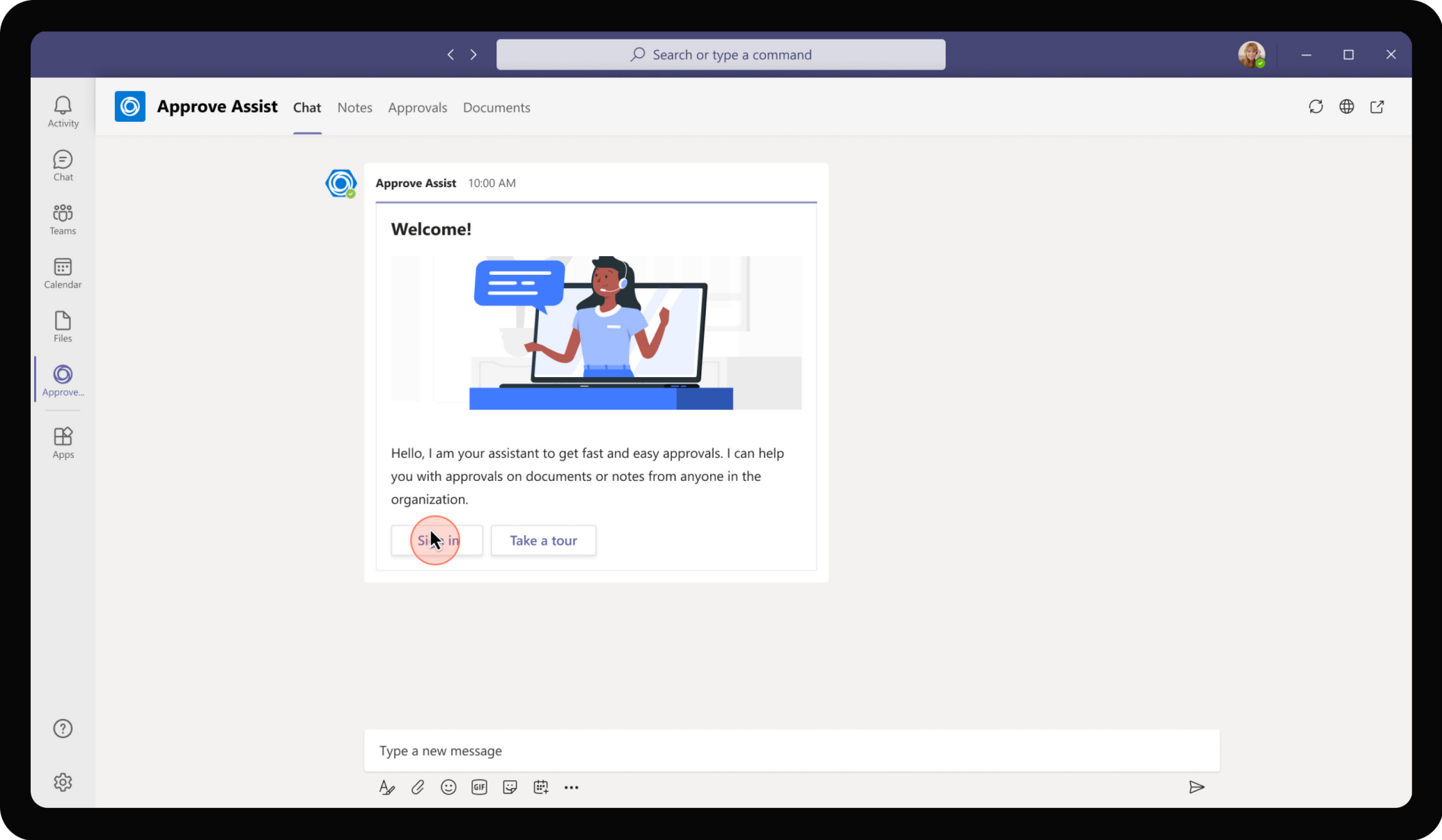
As Daniela adds the Teams app she is welcomed with a message walking her through how the app can help her find information inside the organization and prompts her to sign in to make use of approvals
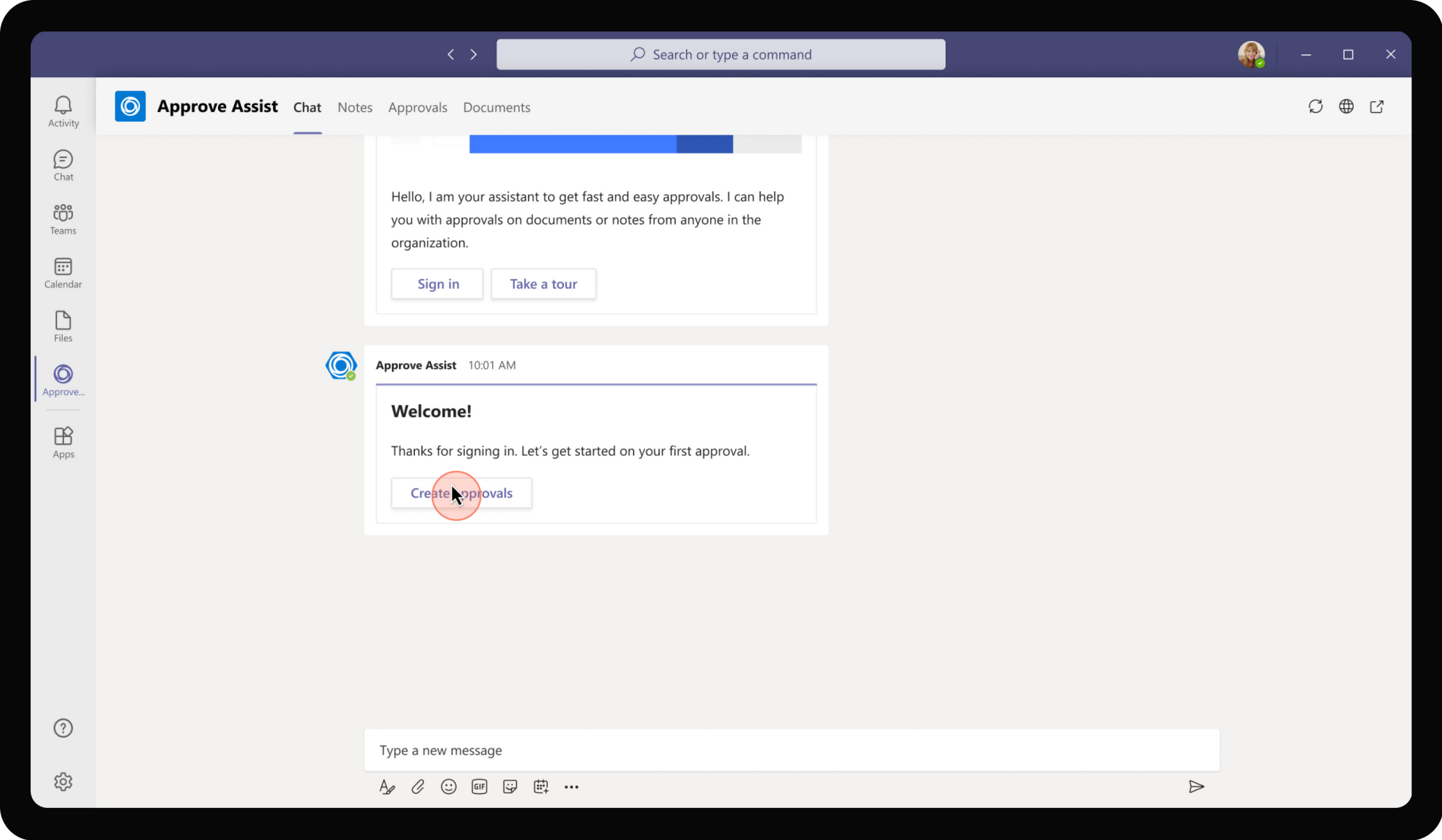
Daniela gets to create her first approval by clicking on the bot message. In addition to this entry point, the app also has a bot menu command that allows Daniela to create approval requests at any point of time.
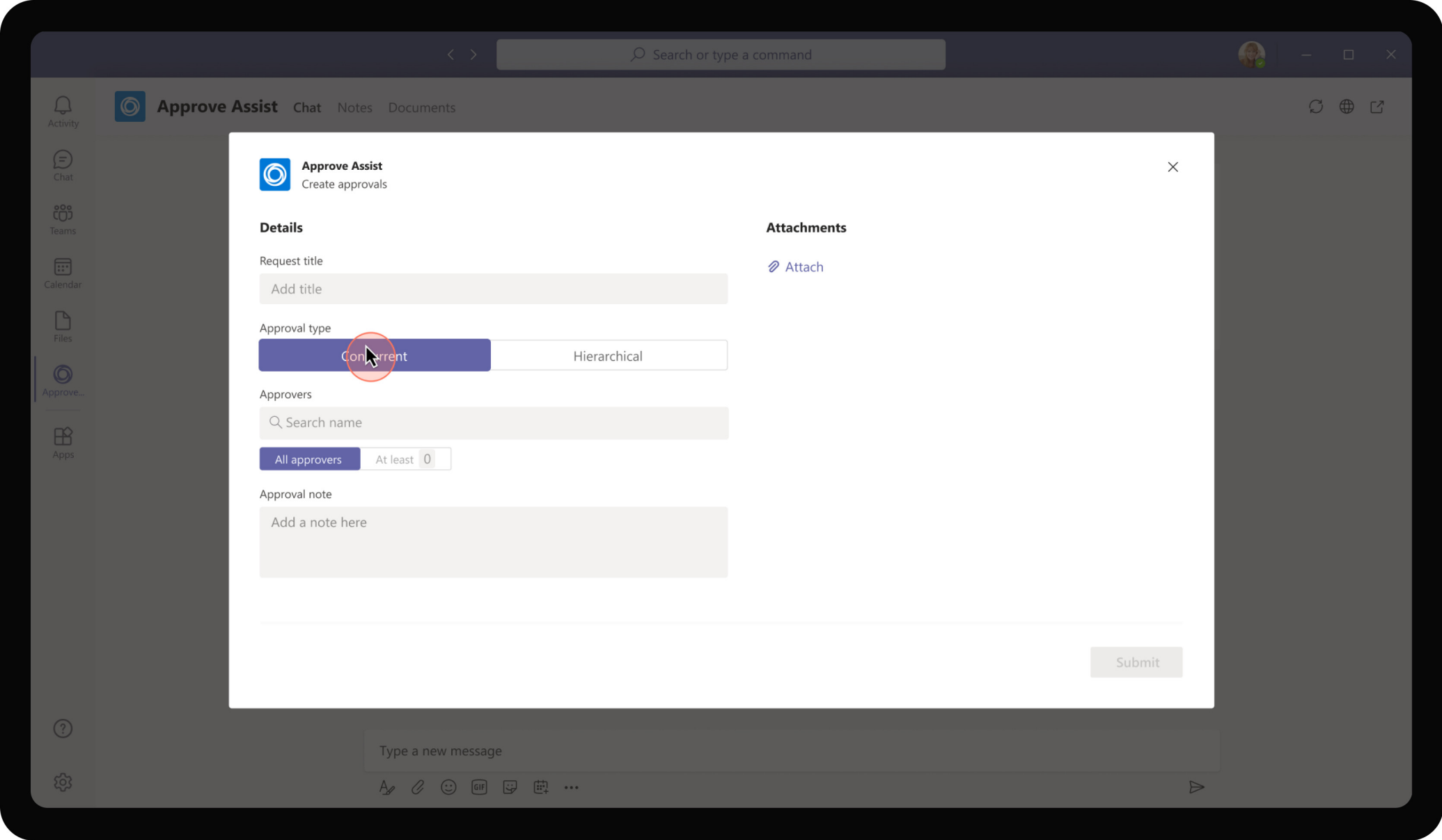
The approval creation process allows Daniela to specify details around the type of approval required. Concurrent approvals to be used when multiple people have to approve an item and the order of approval does not matter. All approvals can happen simultaneously
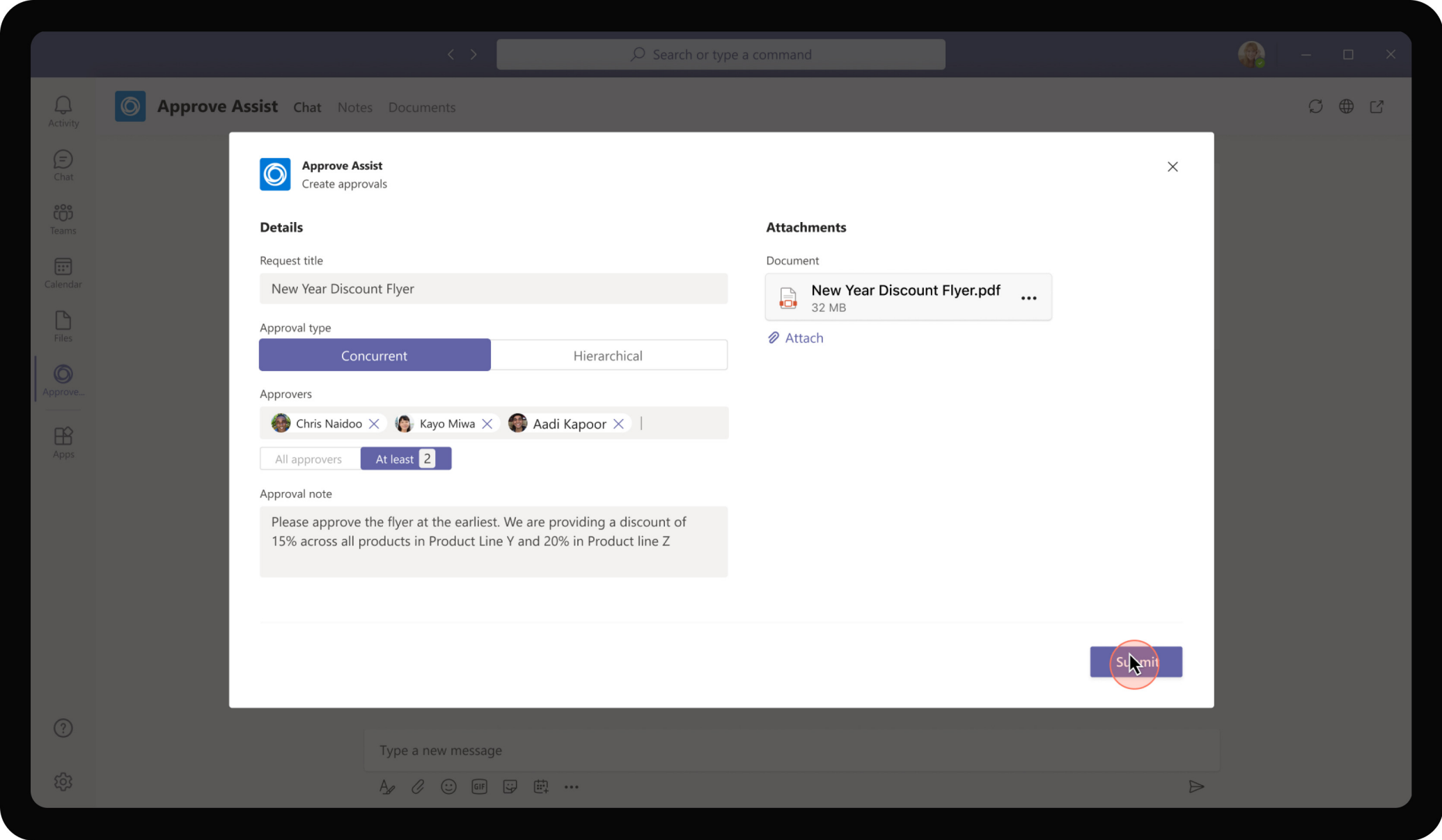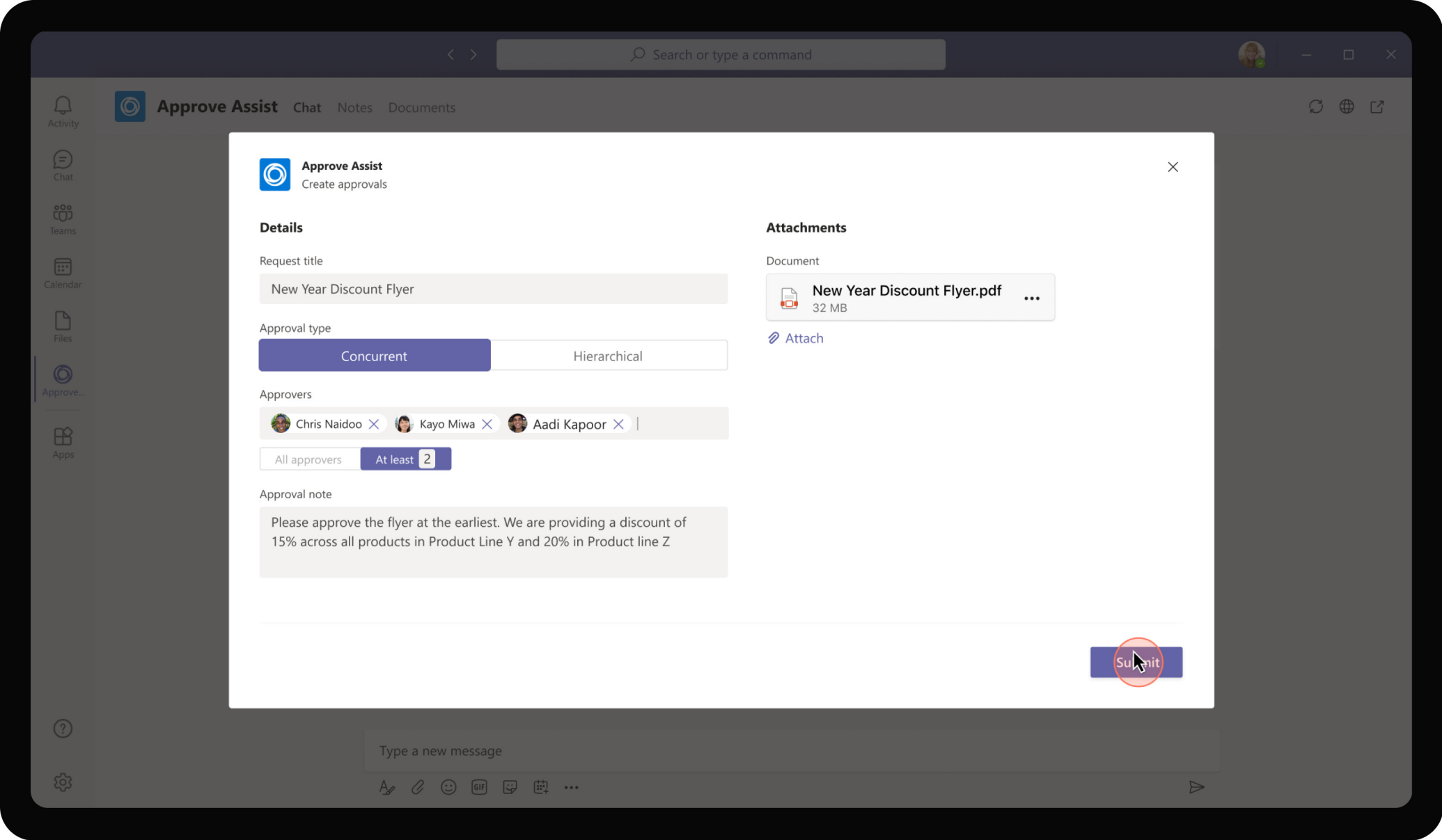
Under concurrent approvals Daniela has to choose if she requires approvals from all approvers in order to move forward or if partial number of approvers would suffice
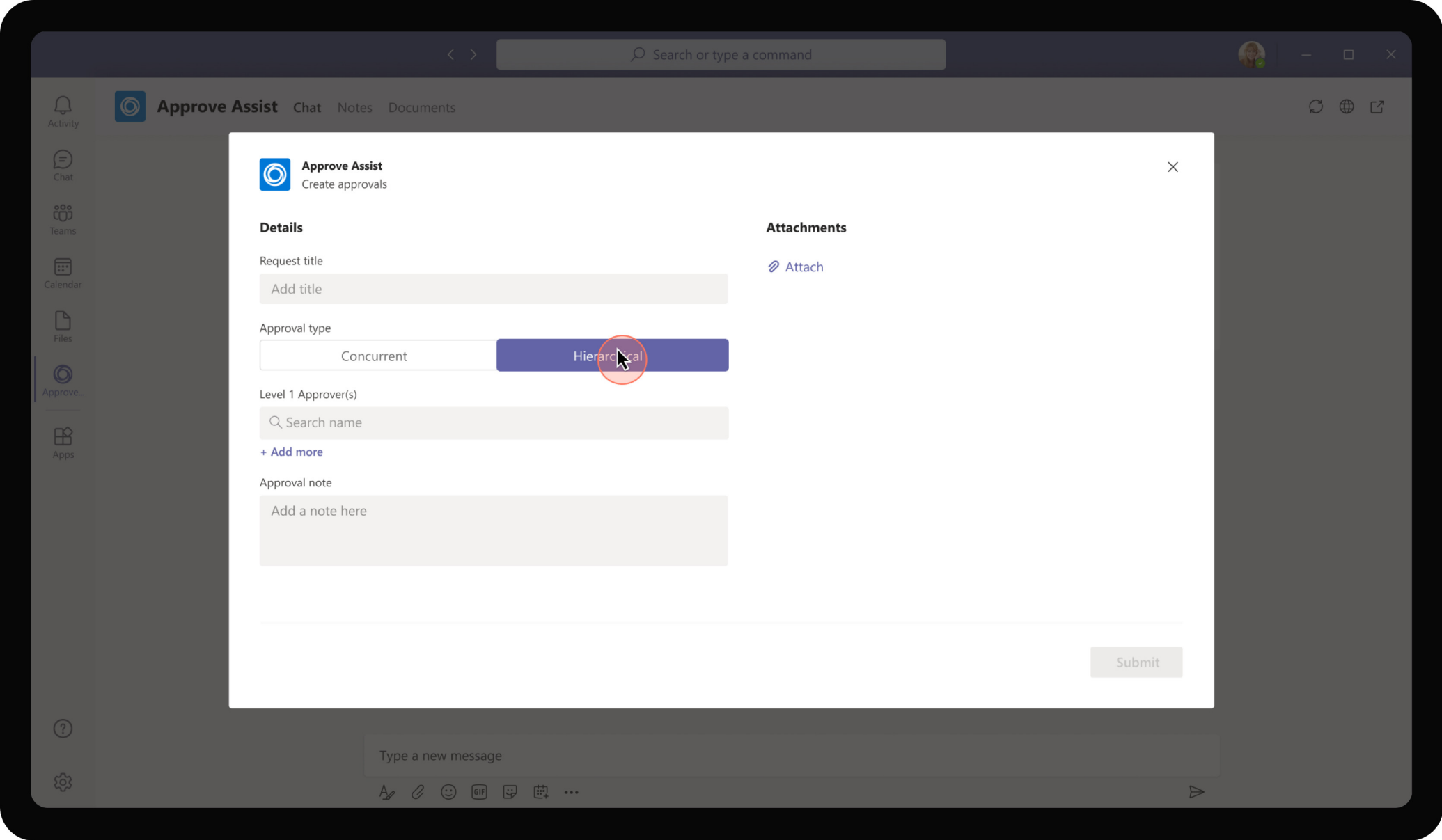
The app also provides option to get hierarchical approvers. This is to be chosen when the approval has to happen in a specified order. This is typical in scenarios where there are multiple levels of approval and the item to be approved goes to each level after being approved in the previous level.
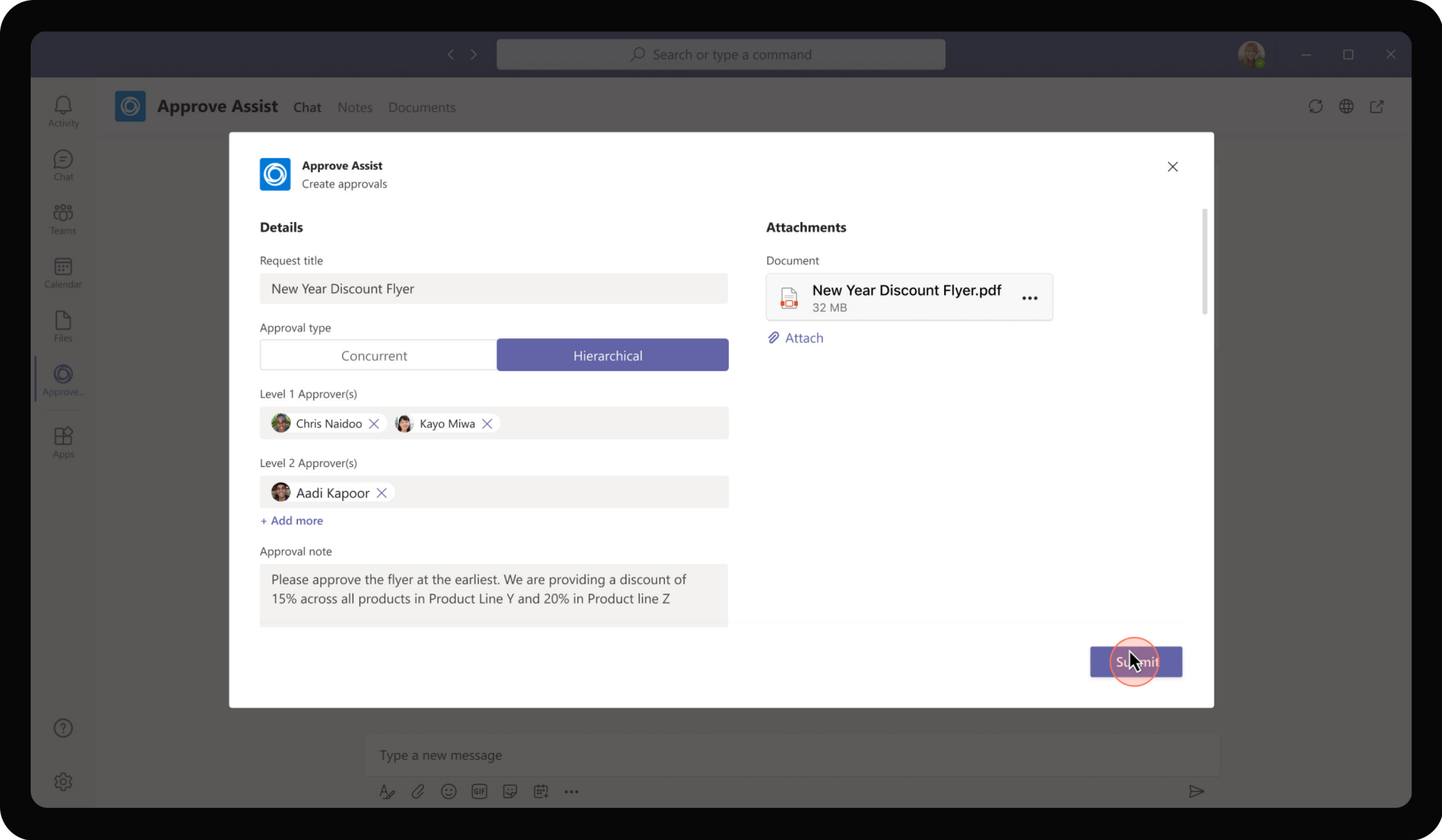
If Hierarchical option is chosen the app provides Daniela with option to provide approvers in each level of approval. Once all levels are complete, the item is considered to be approved.

For the New Year Discount Flyer that Daniela has designed she chooses to get concurrent approvals from at least 2 approvers of the total of 3 people in the approval list.
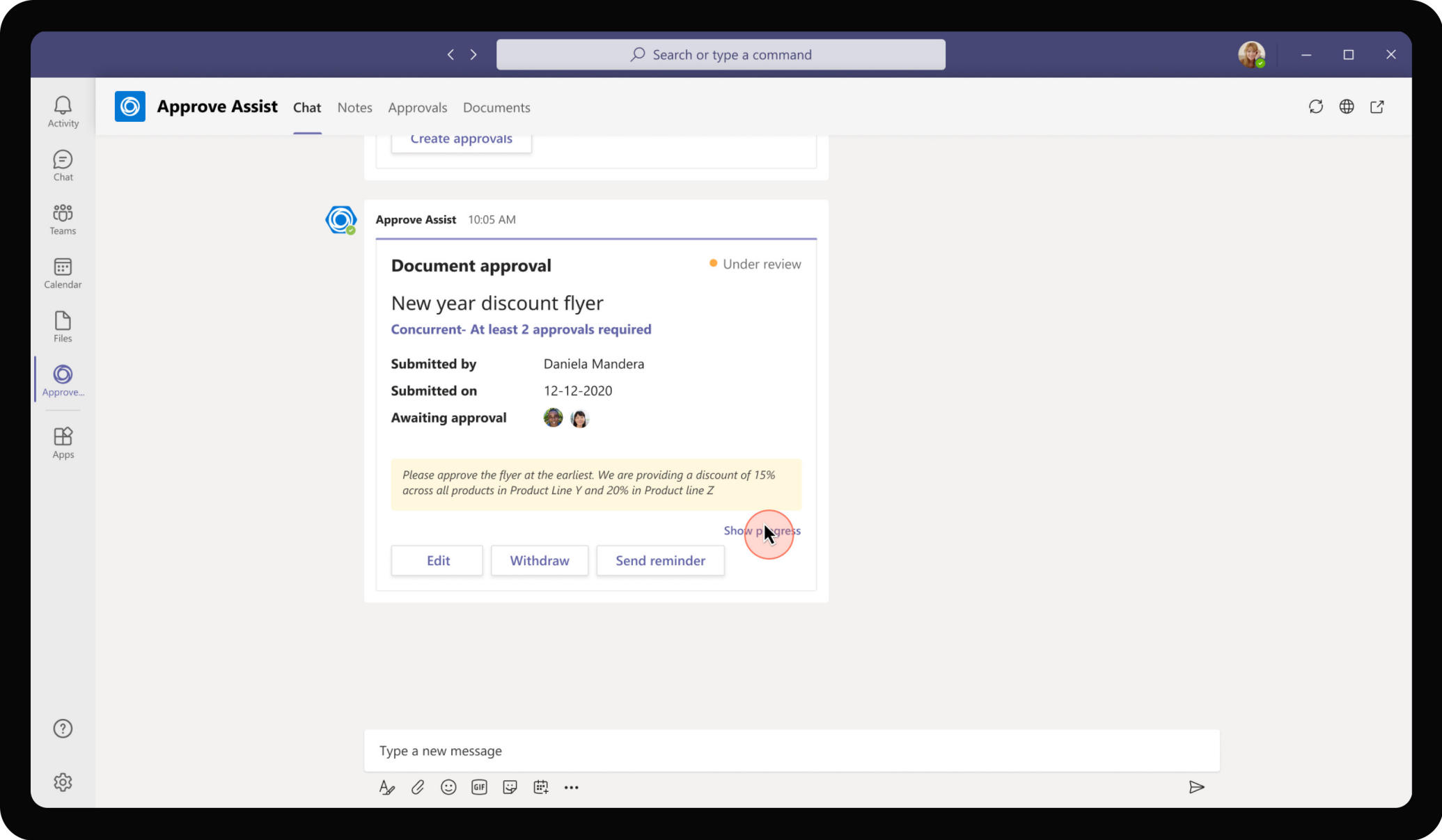
As Daniela submits the approval request the app presents an adaptive card that shows the approval note current status of approval and approvers that Daniela is waiting for.
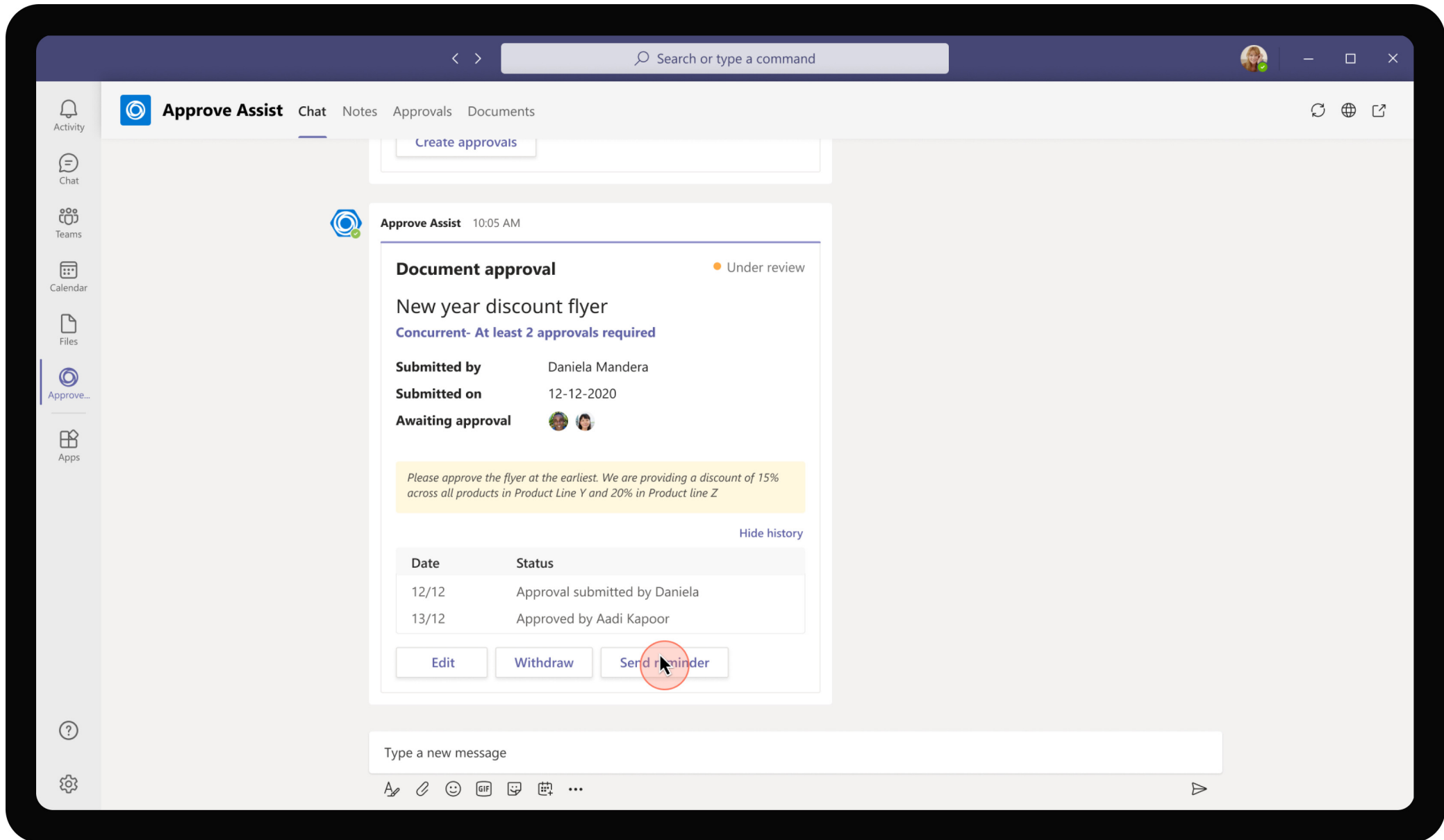
Daniela is also presented with an audit log of approvals, comment activities that occurred in the app organized by date of activity. This provides a good view of progress especially on multi-level approvals. Daniela may also choose to send a reminder for pending approvers

Chris, one of the approvers gets Daniela's approval request. He reviews the request and provides a few comments on the flyer
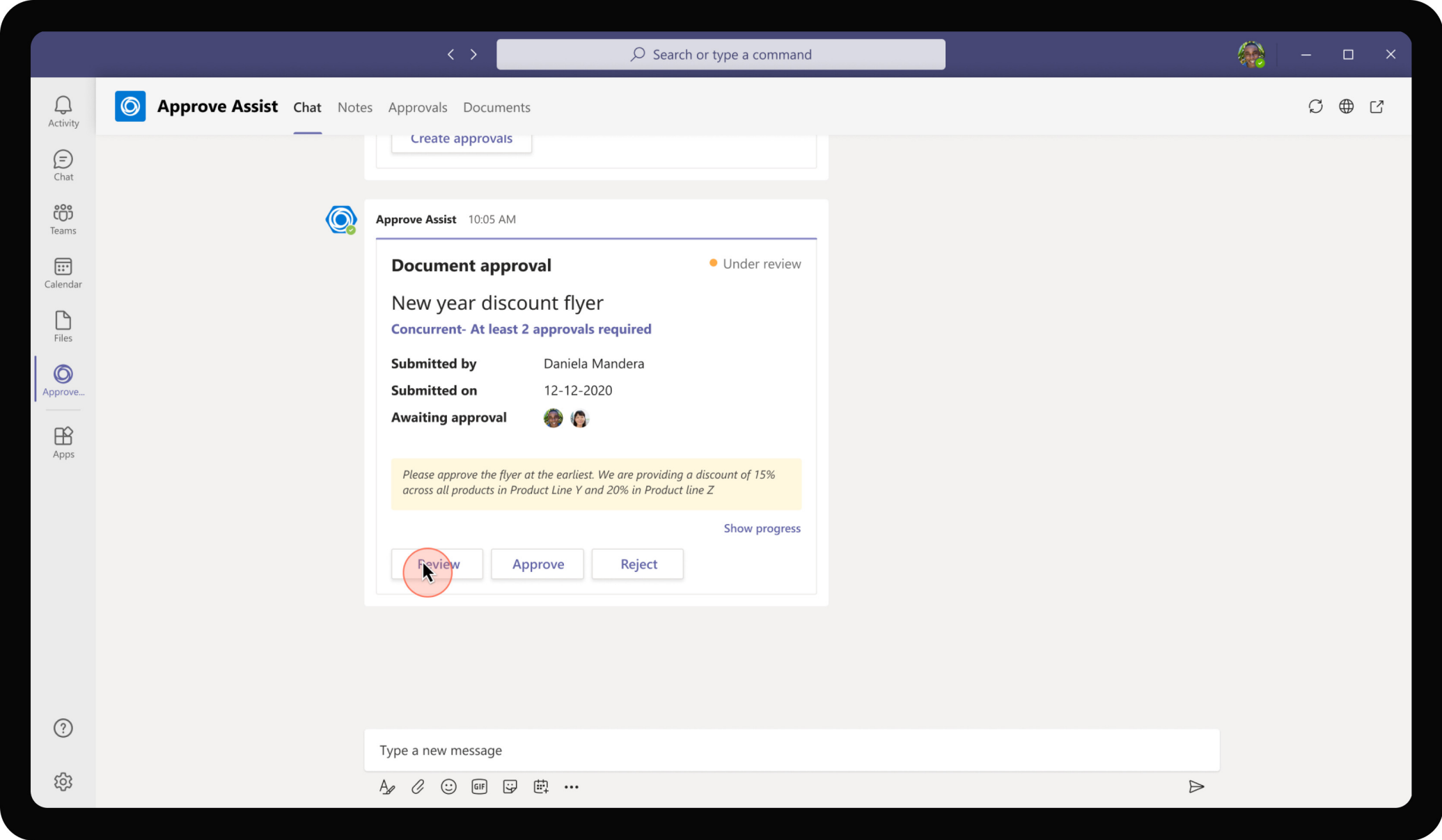
Chris checks the incoming approval request and clicks on Review button to check the details.
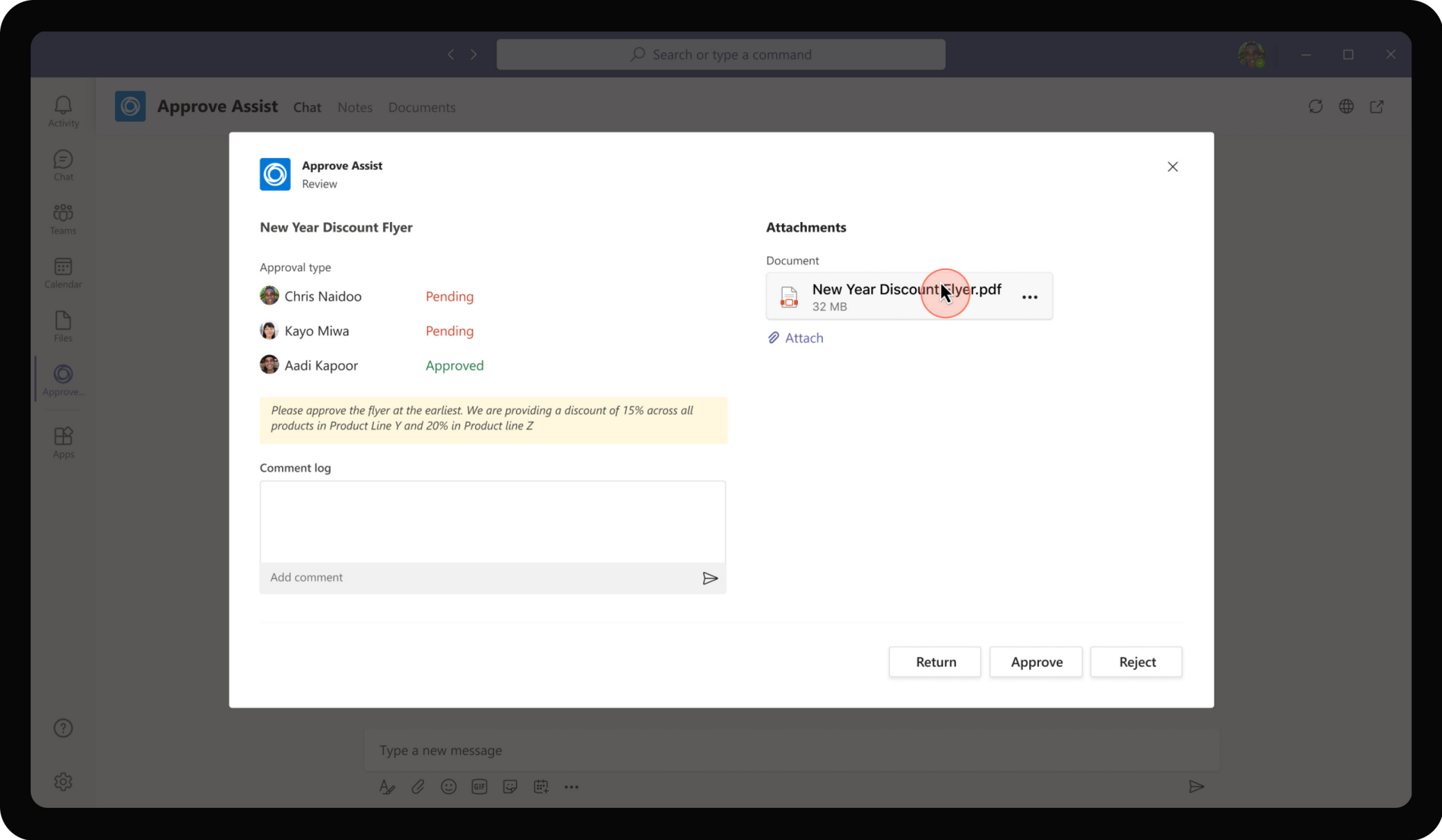
Chris sees the status of approvals with other approvers and note from Daniela highlighted separately for approvers. He then proceeds to view the attached document to review the content.
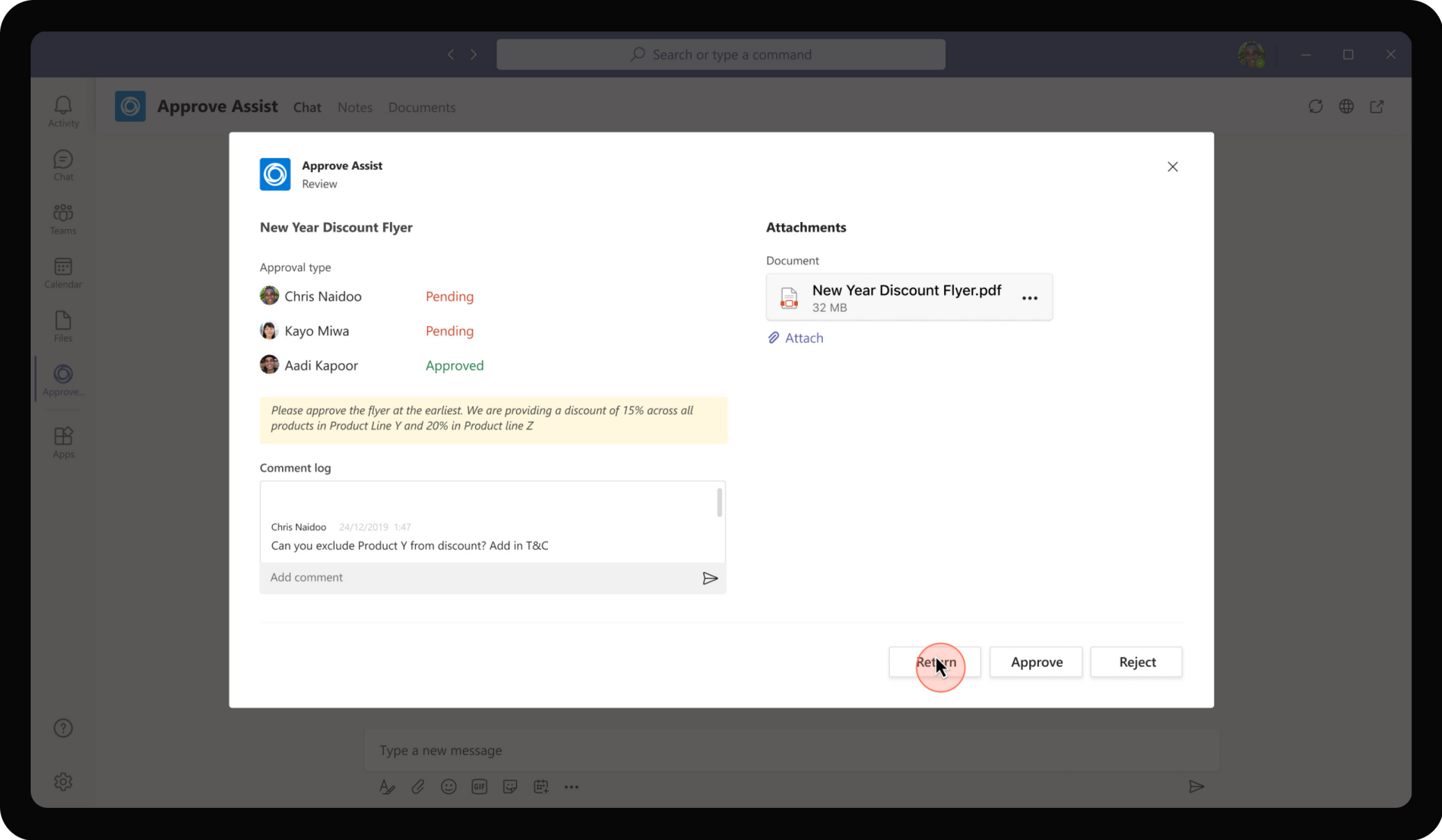
The attached pdf opens within Teams surface and Chris skims through the document. After reviewing he closes the document and gets back to review screen

He proceeds to write a comment to remove Product Y from the list of product offers in the comment log. This comment log is visible across all approvers who will open the review screen to approve. Chris returns the item for Daniela to work on the modification
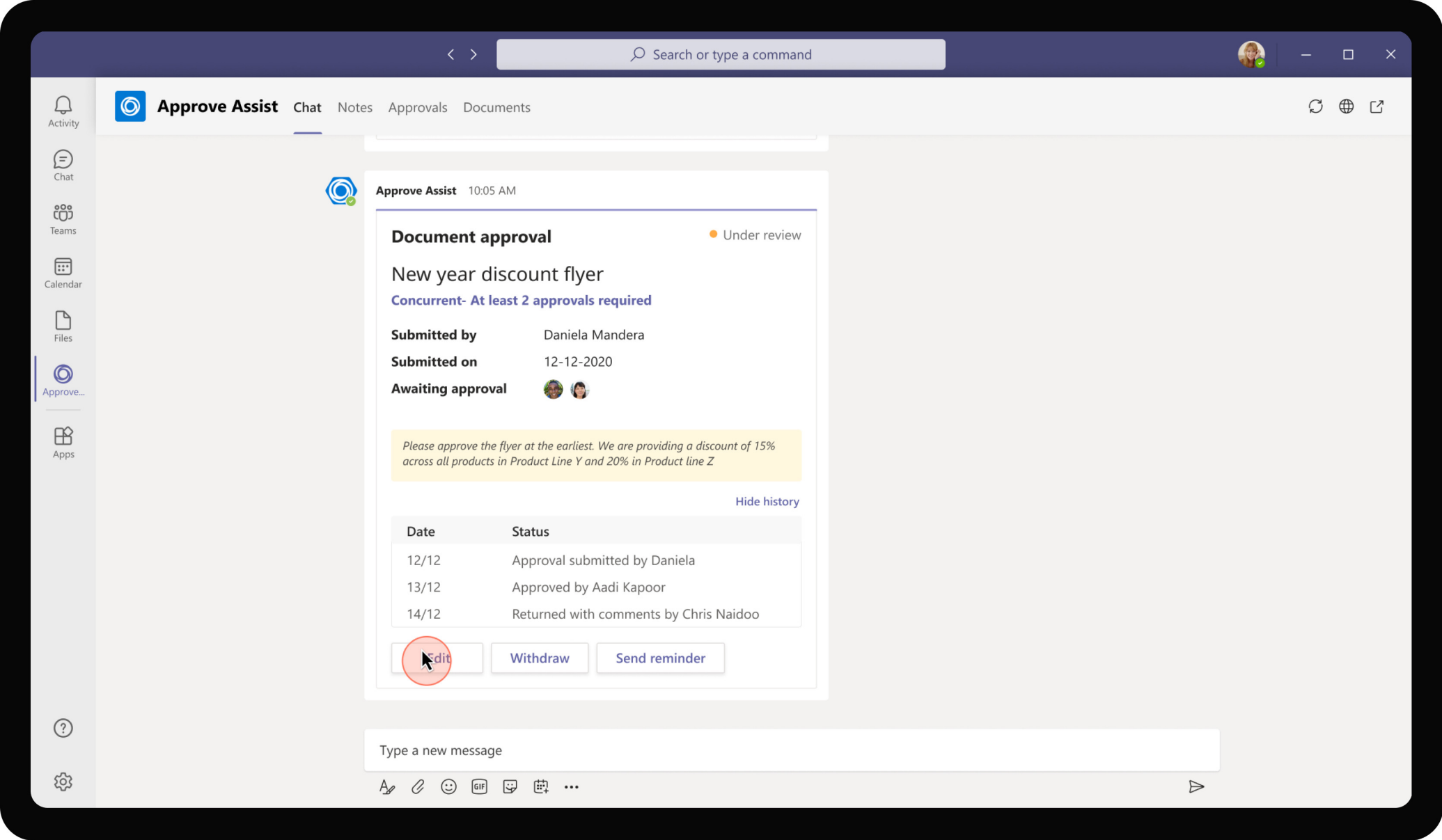
Daniela sees that the document has been returned with comments from Chris. She clicks on Edit to view the comments.
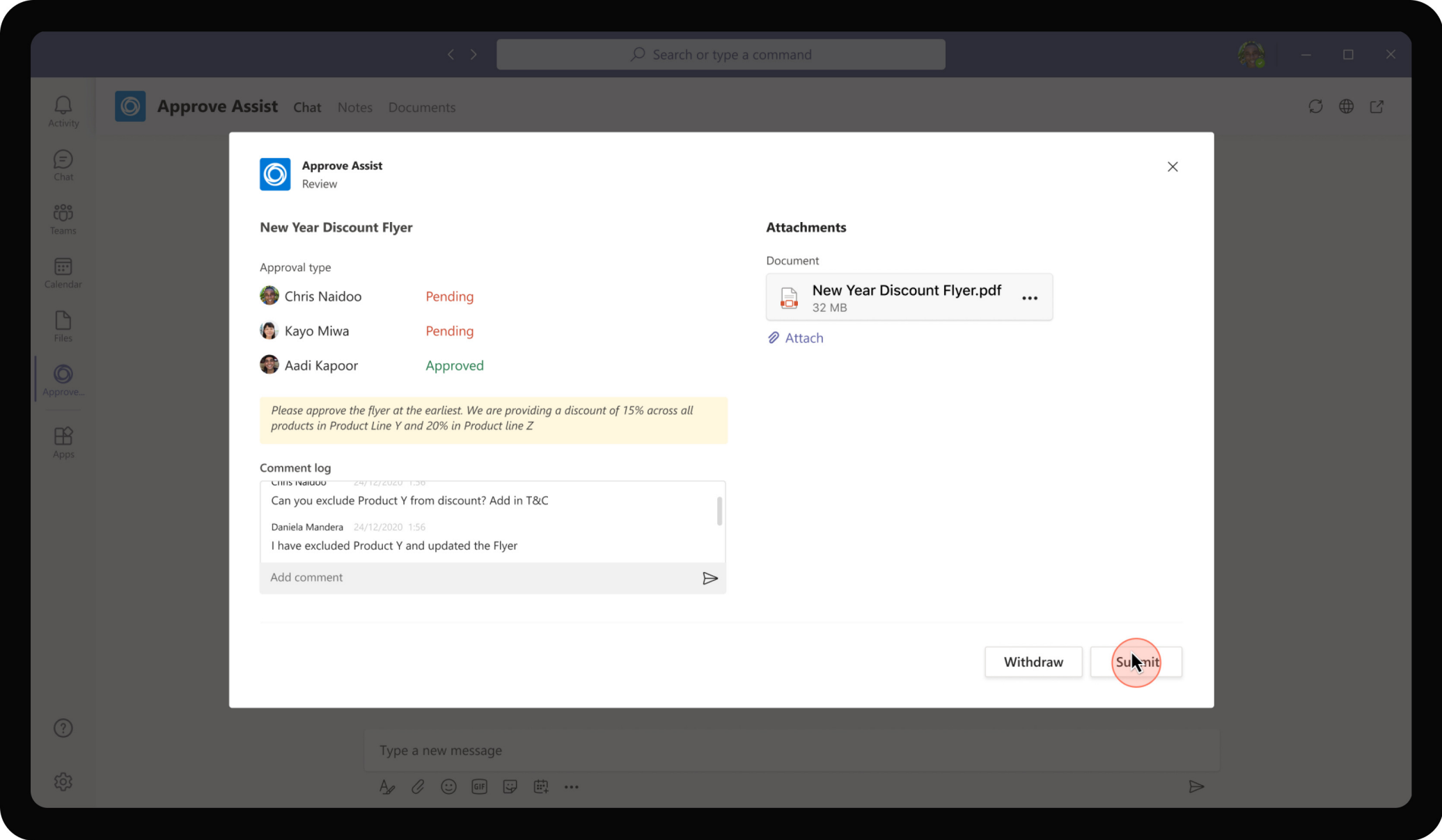
She proceeds to modify the document as per the comments and re-attaches the document. Daniela also mentions in the comment log of the change she had made so that Chris and other approvers are aware of the modifications. She then submits for approval again.
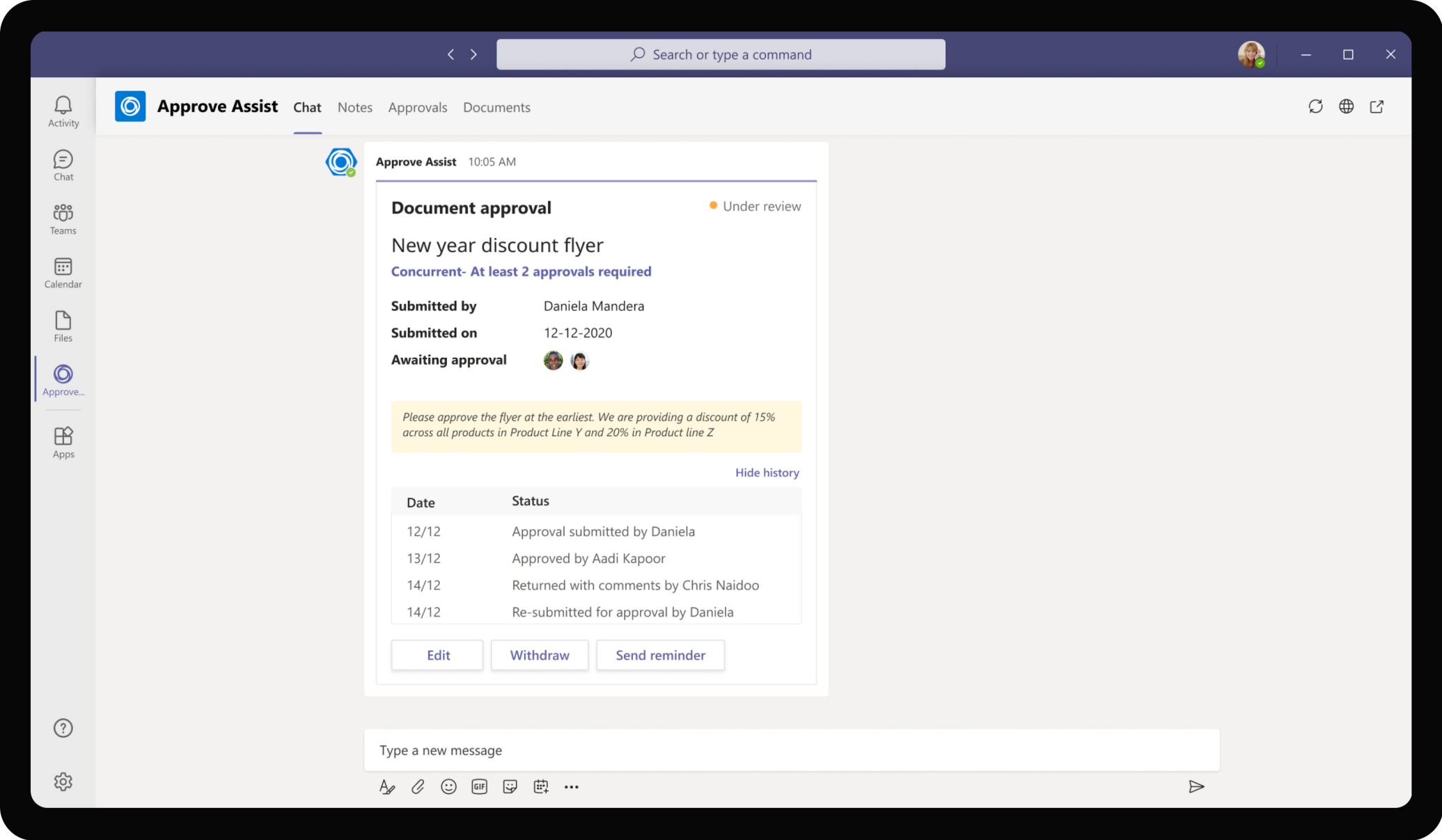
The audit log updates to show that the document has been submitted again for approval by Daniela.
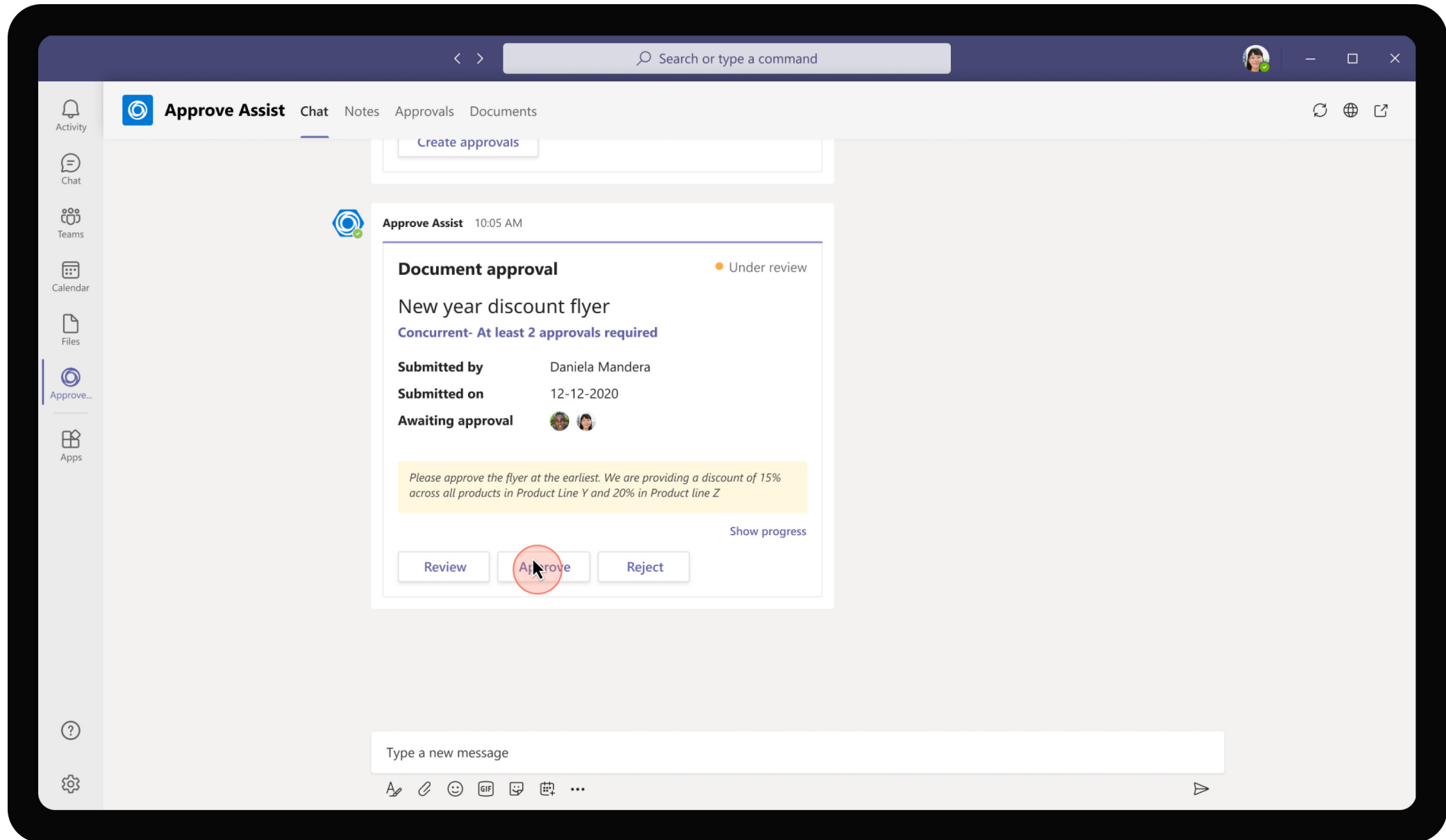
After reviewing thoroughly approver decides to approve the item submitted by Daniela.
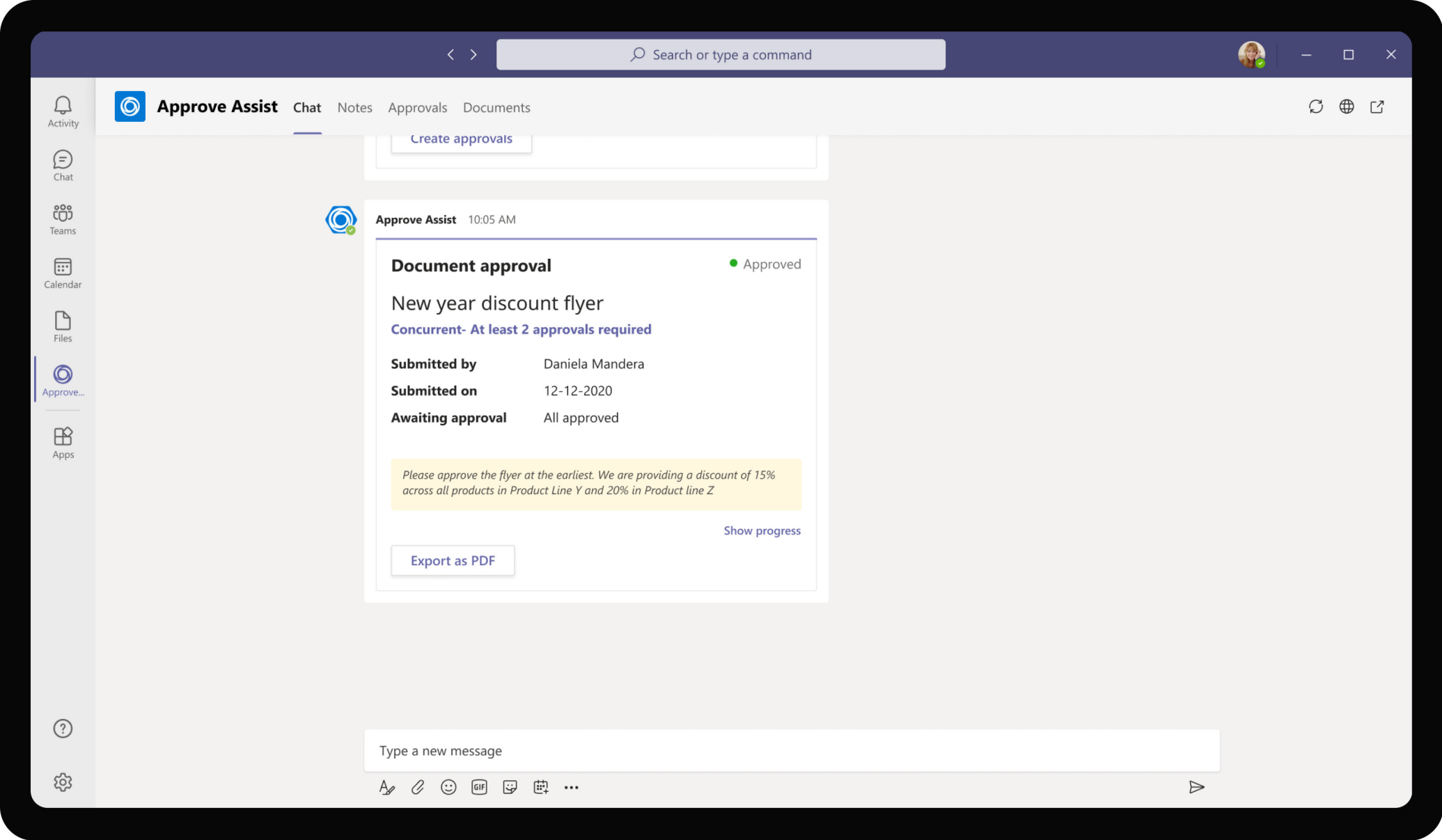
After at least 2 approvers approved the flyer Daniela gets notified that the document has been approved. The card also allows to export the approved document with the note as a PDF for bookkeeping purposes
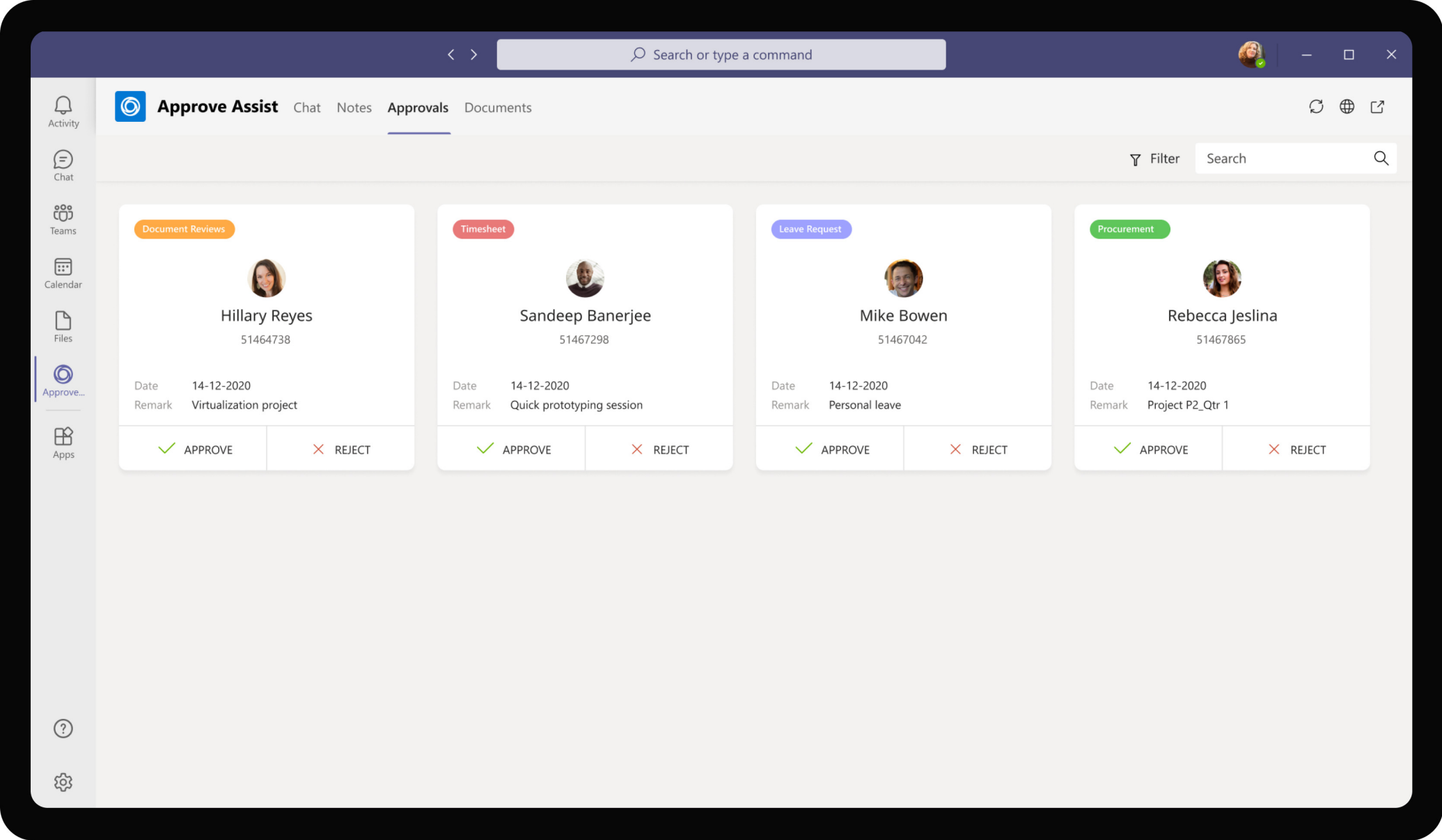
For Approvers, the app provides a card view of all approvals with highlights around category of approval. The approvers can also review the items directly from the tab view, by clicking on each approval card.

Solution Highlights – Best Practices

Key Solution Design Considerations

Platform Extension Points

- **Personal Scoped App:** The app is designed to be a personal scoped app (with personal tab and personal bot) because the document submitted for approval might of sensitive nature. Except for interaction between approver and requestor, there is little scope for collaboration.

- **Task Modules** are used for the review screen owing to the high degree of UI flexibility required to show a comment log with a chat option. In addition, it also has a file attachment section which necessitates a task module / tab view.

  The UI also provides user to choose between approval types which reflects in adding approvers as well. This flexibility is easier built in a web page embedded as an iframe.

User Experience

- **Proactive Messages** are sent for welcoming users and to send updates about approvals, reminders to relevant stakeholders.

- **Group Chat**: The app uses a comment log to keep track of comments and let approvers and requestors talk among each other. This is used to be less intrusive in terms of messages from each other. If intrusiveness is not an issue, instead of comments log, there could be a deeplink to start a group chat with all parties in the approval list.

- **Card refreshes** are used to minimize the number of cards sent to the end user and reduce overload on user's chat window by reducing the number of cards sent for the same content to be reviewed. This is crucial as one Approval adaptive card keeps getting updated to show progress using audit log.

Graph API

- The app uses Files Graph API to upload and update files in SharePoint library.

Solution Architecture

Azure Subscription

AAD

SSO

Employee
(Requestor)

MS Teams

Bot / Task
Module / ME

Create request,
Approve request

Approve Assist
App Service

GET / POST
attachments

SharePoint
Document library

Bot Registration

Employee
(Approver)

GET / POST File blobs,
conversation IDs

SQL
Comments & Audit status

SQL
Approvals