# BOOK of DREAMS





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  - <u>Easy Approvals</u> Enhanced Customer Support

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- Primary Persona
- Scenario Storyboard
- Solution Design Best Practices
- Solution Architecture

# Banking & Financial Services Book of Dreams

# Lead Management System



### **Scenario Vision**



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

- A 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 3<sup>rd</sup> 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

#### Future State

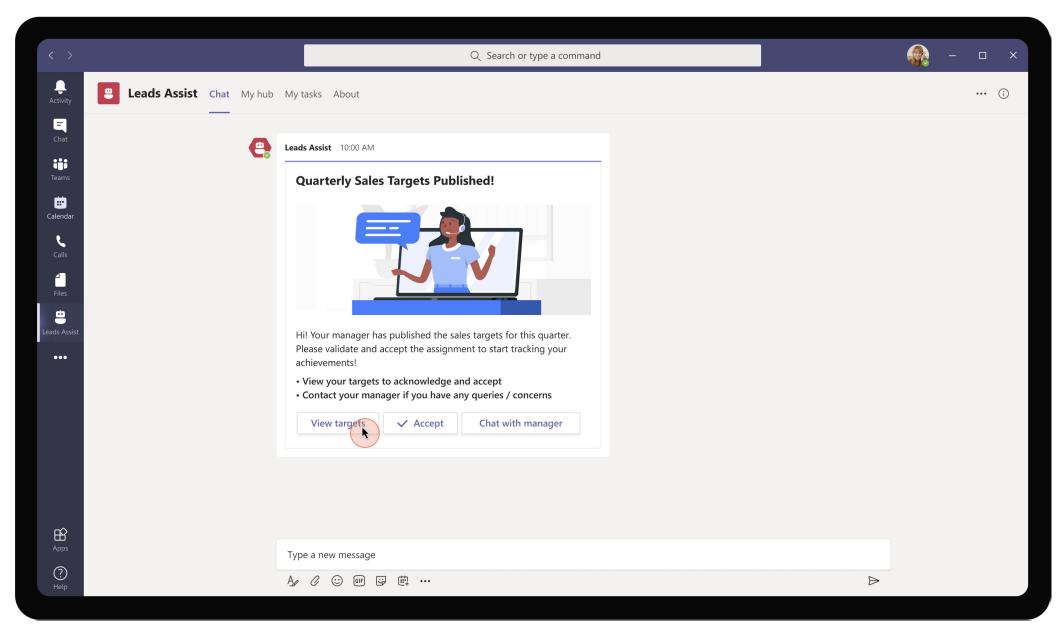
- Leads management app on Teams publishes the targets right within Teams and allows RMs to get in touch with managers for queries
- Leads are neatly laid out in a filterable list view. App also proactively identifies insights about each lead with a conversion confidence score
- Any activities on the 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

#### ▲ - Points of Friction

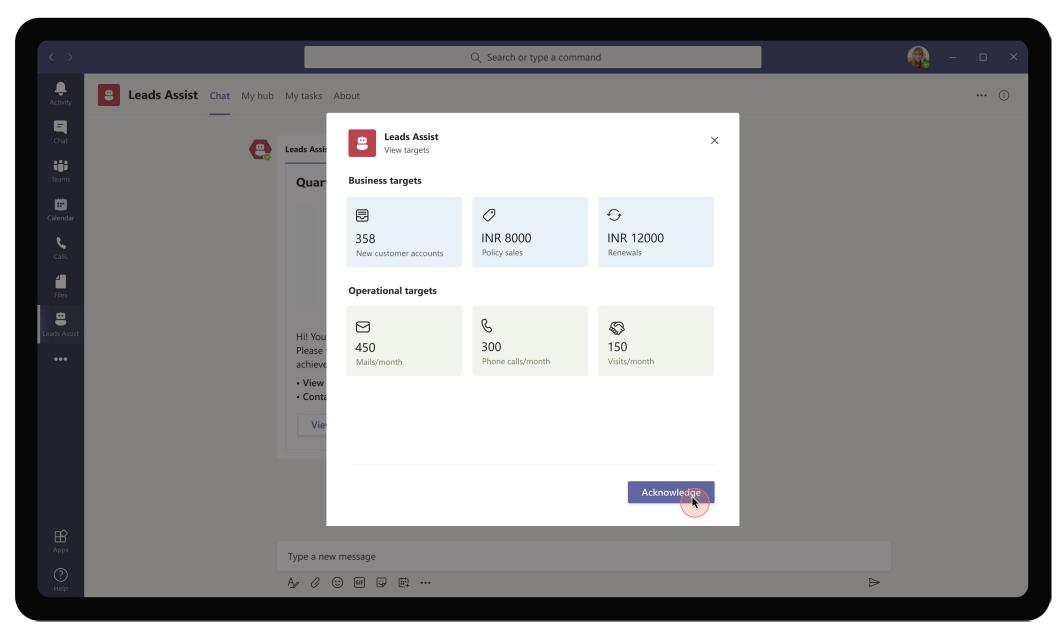


#### Daniela Mandera, Banking Relationship Manager

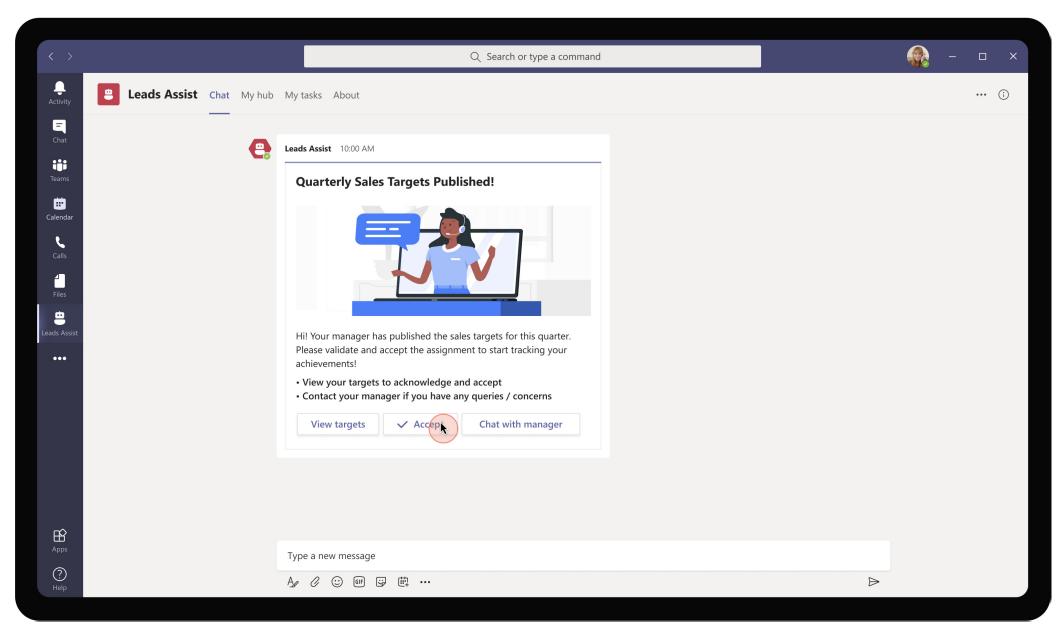
Daniela is a relationship manager at Contoso Banking. She is one of the top performers in the organization. She is excellent at customer relationship management and people skills. One of the primary challenges she faces is maintaining logs of her customer interactions in multiple tools and platforms. Daniela's manager announced the sales targets for the upcoming quarter. Once finalized, Daniela is responsible for meeting the targets, converting leads to customers



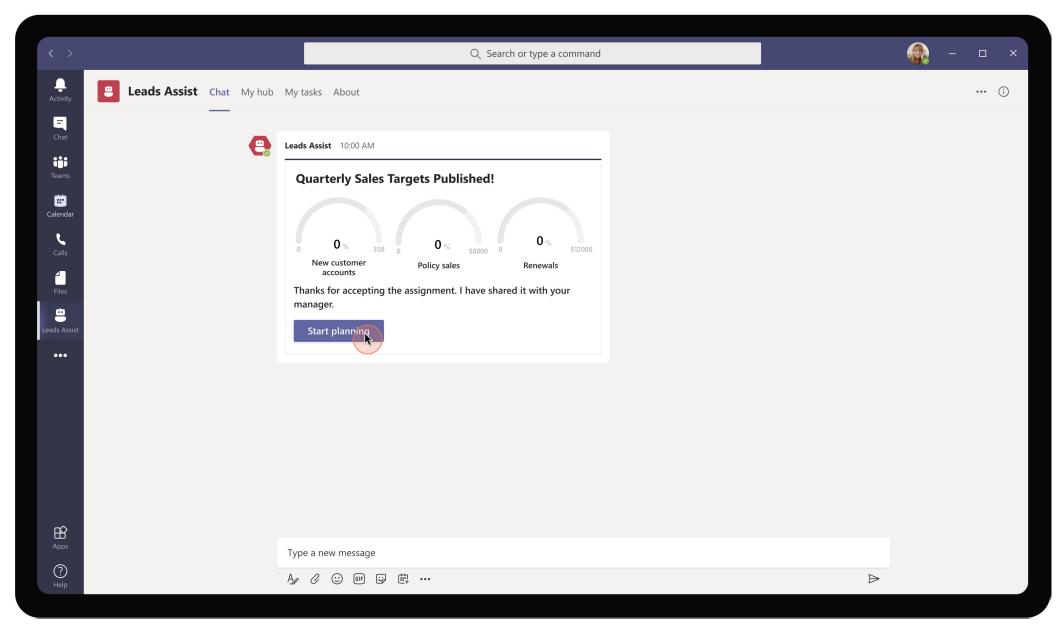
As Danie as announces the targets for the upcoming quarter the app notifies each relationship manager in the team with the new targets for the quarter. The RMs have an option to chat about discrepancies in the target or raise any concerns if required directly from the app



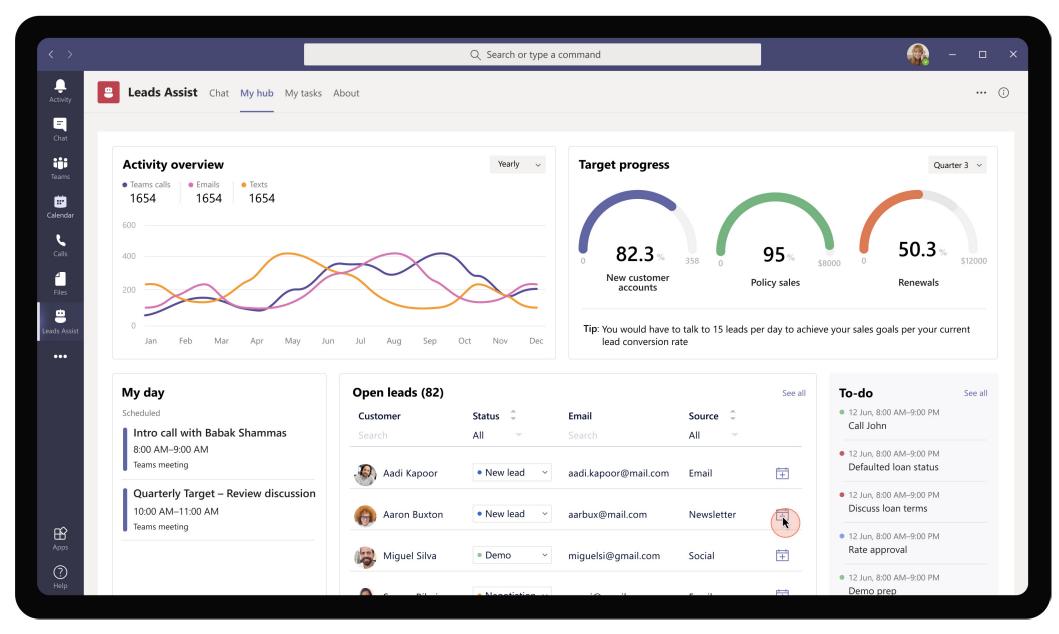
Dan'e a reviews the targets assigned to her to confirm that it is in ine with her expectations and achievable. She proceeds to acknowledge that she has viewed the targets



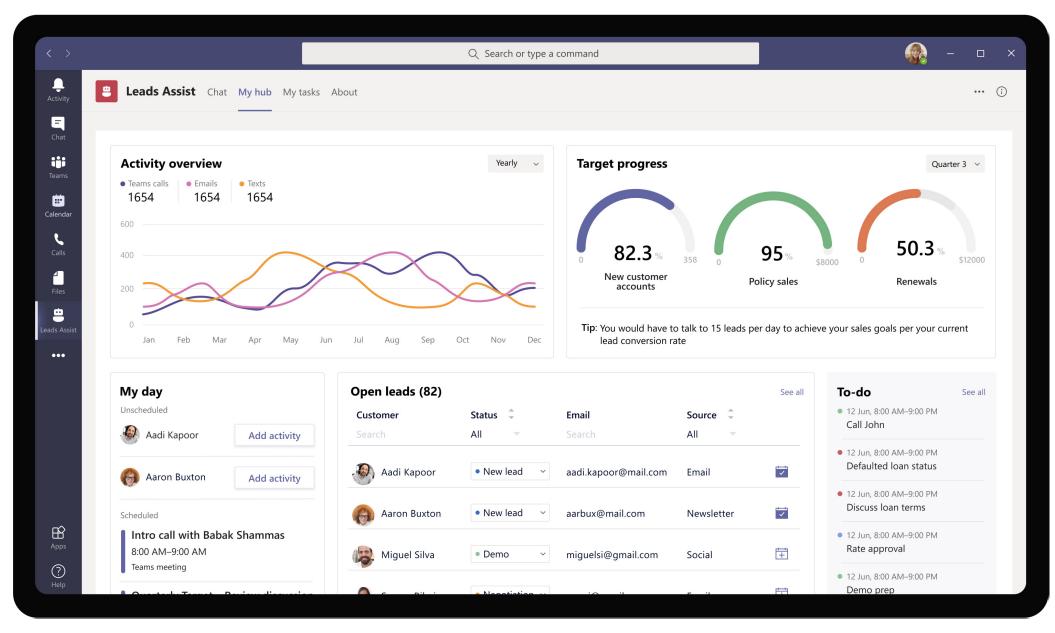
As the targets provided for Danie a are achievable and Danie a has no further questions to discuss with manager she proceeds to accept the target set for her.



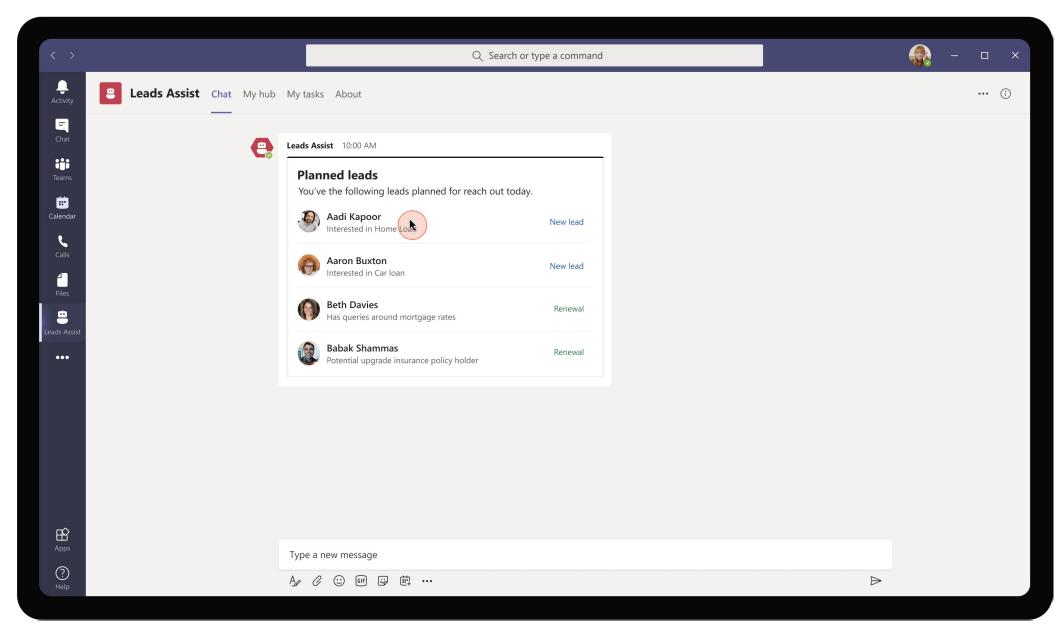
Once accepted the adaptive card refreshes to show a counter indicating Danie as progress towards her quarter goals. The app also prompts Daniela to start planning her strategy to achieve the targets



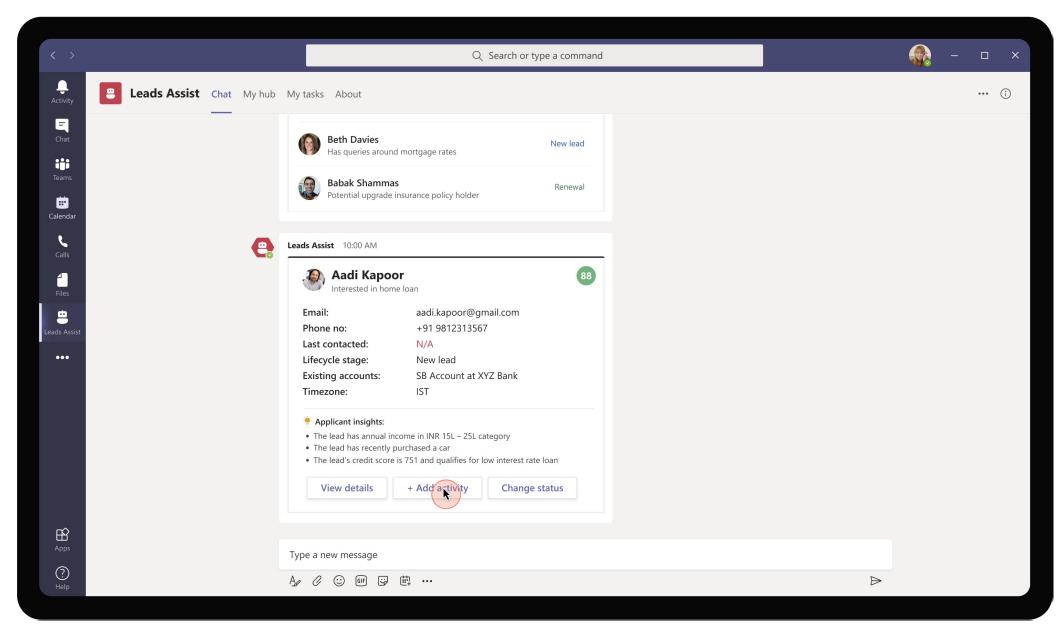
Daniela is taken to her personal hub which shows her activities - # calls made, # emails sent to leads. It also shows her progress in previous quarters to he p provide a retrospective view and p an her velocity. Danie a has the option to select a few leads to reach out during her day



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



As the app notifies Danie a of the eads she cicks on the first ead to earn 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. Danie a sees that the lead qualifies for a few loan offers

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Daniela reaches out to the lead initially via e-mai. 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.

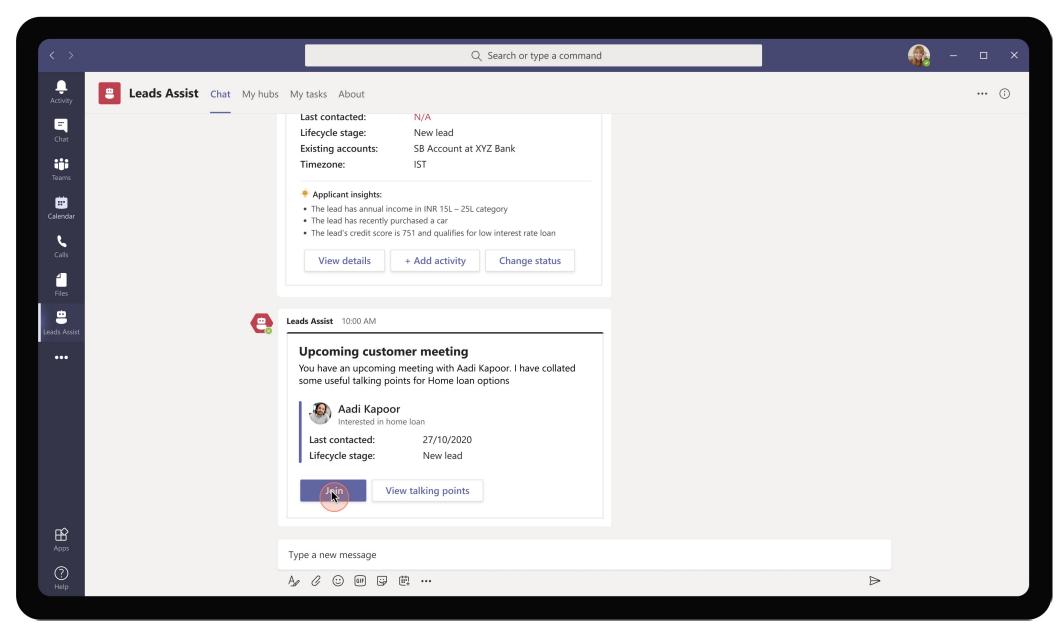
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Calendar Calendar Cales Files	Leads Assist   Add activity     Imails   Teams calls   Texts   Customer email address   addi.kapoor@gmail.com   Subject   Request for home loan   Email body   Hi Aadi,   Greetings! I am reaching out to you from Contoso bank. I understand you are looking at buying a home and has requested for loan options.   Vertice source true   We have some excellent loan offers available specifically for you.   Would you be available today or tomorrow to discuss over a call?	×	
Apps Help	Signature ,Daniela Mandera Type a new message A 2 2 10 12 12 12 12 12 12 12 12 12 12 12 12 12		

Danie a gets to know from CRM information that Aadi is purchasing a house and is eligible for home loan offers as we . She proceeds to draft an e-mail to check Aadi's interest in home loan options from Contoso bank

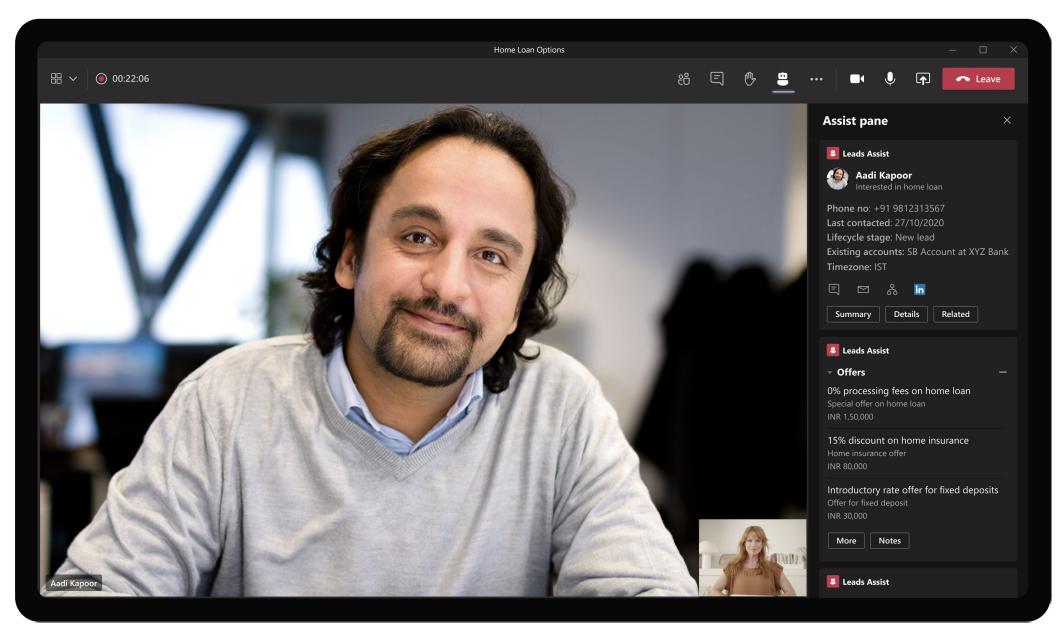
After a couple of days, Aadi Kapoor replies to the e-mail sent by Daniela enquiring about loan options and requests for a call.

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<b>E</b> Calendar	Meeting title			Schedul				
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Files	aadi.kapoor@gm Time	ail.com						
Leads Assist	Fri, Nov 1 2019	1:00 PM ~ Fri, Nov 1 2019	1:30 PM ~ 30m	13:00				
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Danie a 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.



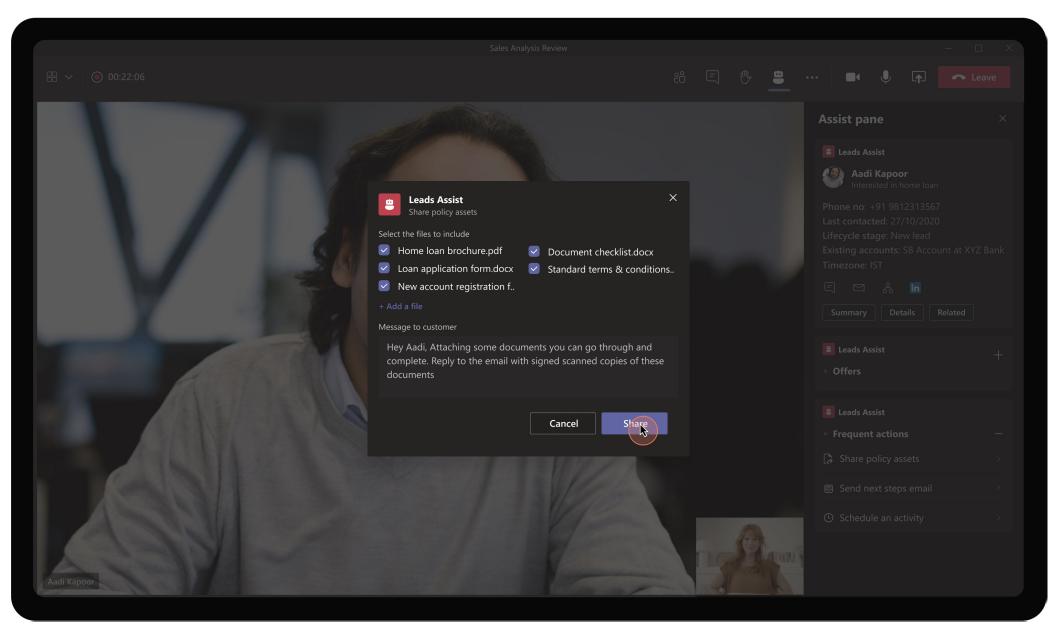
At the schedu ed date and time the app proactive y reminds the relationship manager to join the meeting and suggests some talking points as well for preparation.



As Danie a 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



Dan'e a can a so 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.



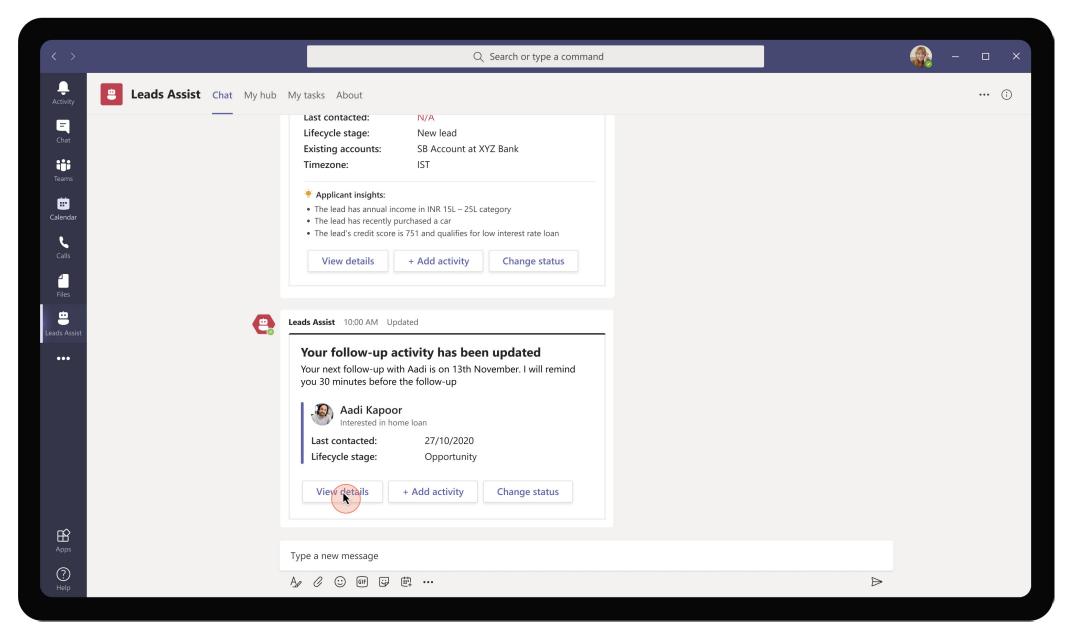
The app prompts a dialog box for Danie a to view and choose the files to be shared with the lead. Optionally Danie a can also add a note along with the message. On clicking Share these files are sent as attachments in e-mail to Aadi Kapoor.

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	e	Leads Assist 10:00 AM
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Files		Follow up date
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		Add remarks
		Submit + Add activity Change status
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Post the call with lead Danie a is prompted to enter her experience speaking with the lead and document any follow-up activity that would be required.

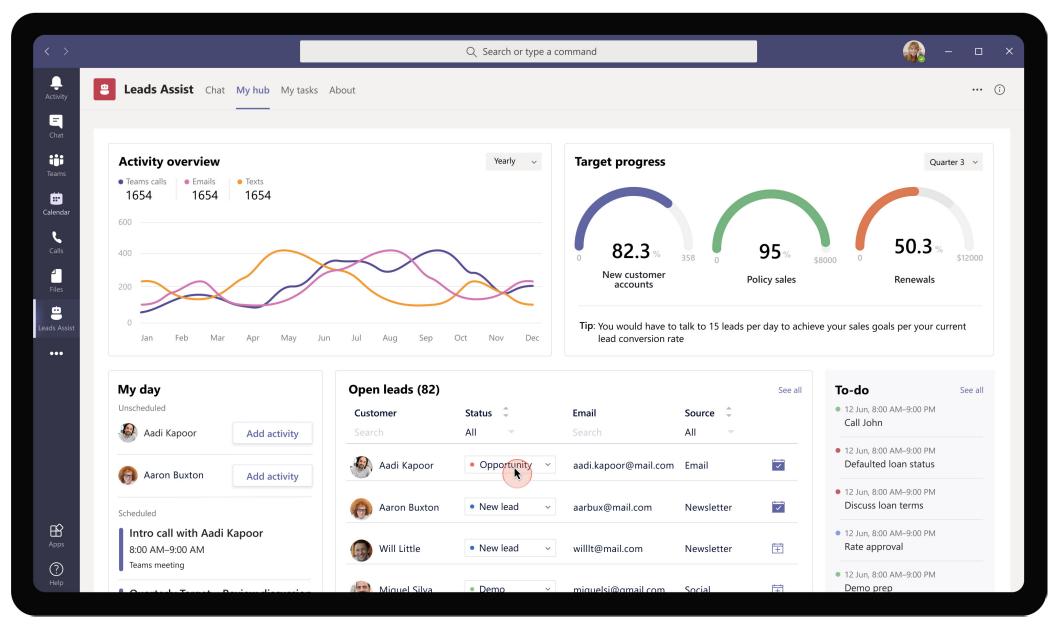
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ijj	e	Leads Assist 10:00 AM		
Teams		How was your call?		
Calendar		You just completed a call with Aadi Kapoor. Tell us how it went		
Calls				
1		Next follow up Loan option 1 - Decision		
Files		Follow up date		
Leads Assist		13th Nov, 2020		
•••		Expected date of closure		
		18th Nov, 2020		
		Remarks Customer is in last stage of decision process - comparing loan		
		options. They might choose our bank given the right offers. Provide best possible loan rate comparison		
		Subrit + Add activity Change status		
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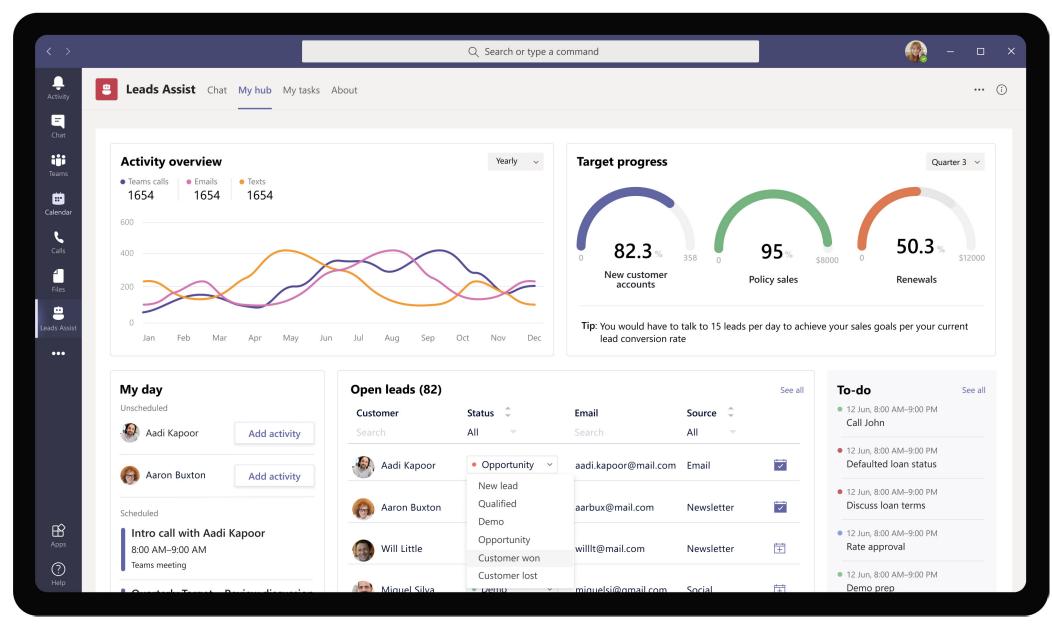
Danie a makes a note that Aadi is in ast stage of decision making process and would potentially choose Contosos loan offer given the right rate offered. This will be useful to keep in mind during follow-up calls



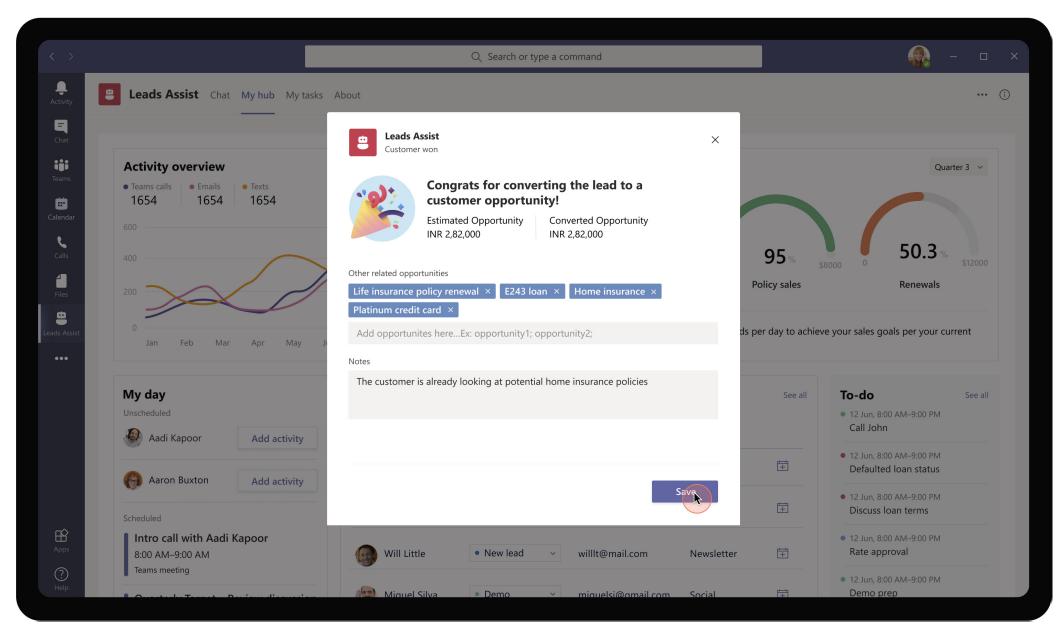
The app makes a note of the experience and the follow-up activity. It will prompt Daniela to take action on the day of scheduled follow-up easing her life in tracking lead relationships.

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

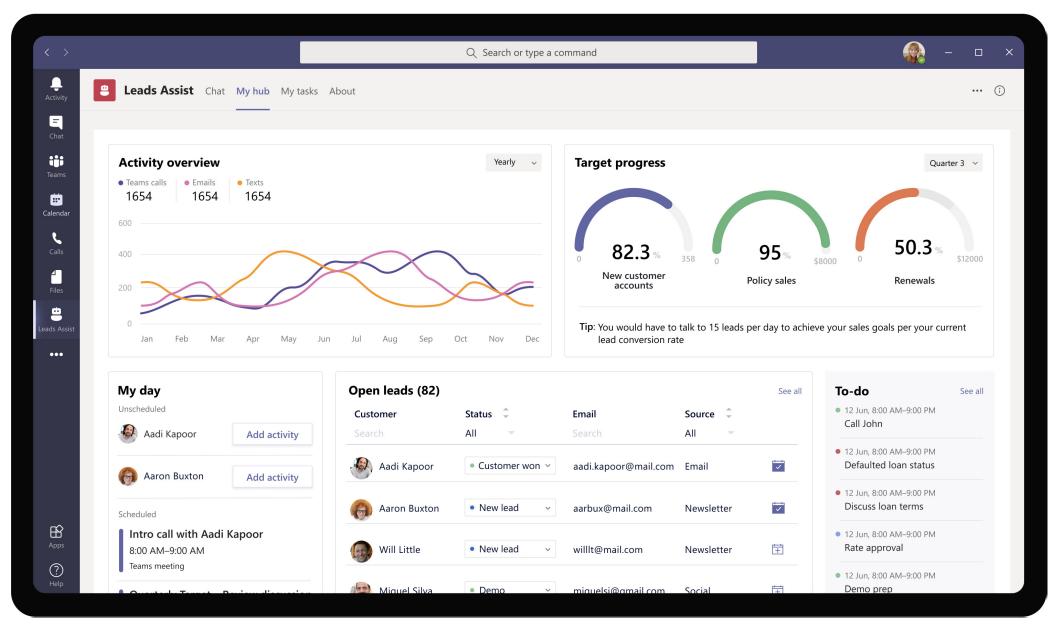




She proceeds to mark it as a won opportunity in the drop down that appears.



As Danie a 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 Danie a gets closer in achieving her sales targets successfully. Opportunity stage changes are recorded in CRM backend

## Solution Highlights – Best Practices



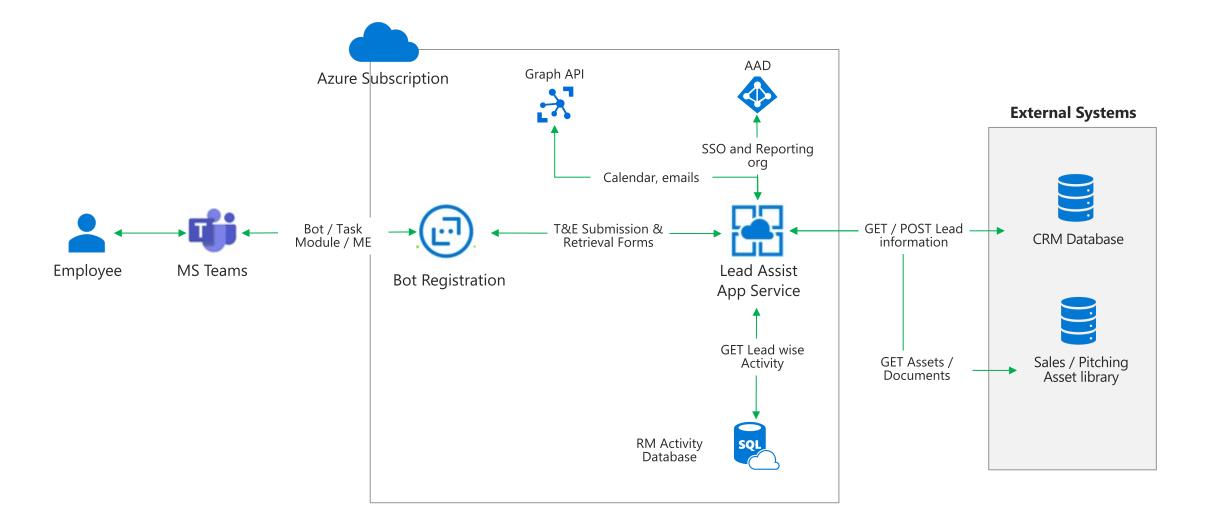
- **Personal Scoped App** The app is completely personal scoped because target setting, progress towards the target are personal and not done in collaboration with other RMs.
- Personal Tab The tab is used for presenting the highly visual analytics of operational metrics, velocity information and filterable view of leads. Tab is required to show all this information in one hub with flexibility of UI elements.
- Personal Bot Personal bot is mainly used for notification, reminders and alerting users about lead management.
- <u>Apps in Meetings</u> 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.
- <u>Task Modules</u> 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

- <u>Card refreshes</u> 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.
- <u>List cards</u> 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.
- **<u>Proactive Messages</u>** are sent at scheduled time to remind RMs about upcoming calls with leads.

#### **Graph API**

- The app utilizes <u>Send Mail</u> 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**



# Banking & Financial Services Book of Dreams

# **Business to Consumer Chat Center**



### **Scenario Vision**



• 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
- A 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.



#### 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

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Contact Center Chat My ch	hats Help About	
Elat	Contact Center 10:00 AM	
iji Feams	New customer chat request	
lar	T12345 : Need car loan options	
	Megan Bowen +1(310)-228-7387 megan.bowen@gmail.com	
	<ul> <li>Query:</li> <li>I am planning on buying a car and would like to explore the loan offers provided for new car purchase.</li> </ul>	
	Status: Unassigned	
	Arept Transfer	

As Megan initiates a chat request to a relationship manager the app checks for the type of query laval able RMs at that time and sends an adaptive card for Danie a as she is available to hand e the query. The card provides the query that Megan has raised for context.

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Contact C		Megan: I am planning on buying a car and would like to explore the loan offers provided for new car purchase What is the interest rate that you offer?	0	offer?
•••		Customer waiting for your response		
		Transfer Schedule meeting Talk track		
		Expand chat		
		Type here		
		Submit		
() ()			🕀 Mes	esage text 🙂 🗲
Help				

On accepting the request a new card is posted in the chatic early indicating the customer that Danie a is currently chatting with. The card has a text box where Danie a can type responses to the query and initiate live chat with Megan.

$\langle \rangle$		Q Search or type a command	- 🚯	
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t <b>ii</b> Teams		Contact Center 10:01 AM	8:14	۲ ج الد
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Contact C		Megan: I am planning on buying a car and would like to explore the loan offers provided for new car purchase What is the interest rate that you offer?		er?
		Customer waiting for your response Transfer Schedule meeting Talk track Expand chat		
		Hi Megan, Of course, I can help you find the best loan option for you. I have a couple of excellent options for you but I would like to know more about your loan needs. What kind of car are you looking to purchase?		
		Submit		
(?) Help			🕀 Messag	e text 🙂 >

Danie a 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.

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📮 🔁 🥲	Contact Center Chat My chats Help About	()
<b>E</b> Chat		
Teams	Contact Center 10:01 AM	
<b>iii</b> Calendar	Active chats	8:14 uil 중 ■ < Contoso Bank
Calls	You are currently chatting with Megan Bowen	I am planning on buying a car and would like to explore the Ioan offers provided for new car
Files	What is the interest rate that you offer? You: Hi Megan, Of course, I can help you find the best loan option for you. I have a couple of excellent options for you but I would like to know more about	purchase What is the interest rate that you offer?
Contact C	your loan needs. What kind of car are you looking to purchase? Transfer Schedule meeting Talk track Expand chat	Hi Megan, Of course, I can help you find the best loan option for you. I have a couple of excellent options for you but I would like to know more about your loan needs. What kind of car are you
	Type here	looking to purchase?
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On cicking 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.

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Calls	Wegan Bowen 2 Messages	I am planning on buying a car and would like to explore the
Files	You are currently chatting with Megan Bowen Megan: I am planning on buying an Audi Q3	loan offers provided for new car purchase What is the interest rate that you
Contact C	Customer waiting for your response	offer?
•••		Hi Megan, Of course, I can help you find the best loan option for you. I have a couple of excellent options for you but I would like
	Transfer     Schedule meeting     Talk track       Expand chat     Expand chat     Expand chat	to know more about your loan needs. What kind of car are you looking to purchase?
	Good choice! Do you have an existing loan with us or any other banks?	l am planning on buying an Audi Q3
Apps	Submit	
? <sub>Help</sub>		Message text

As Megan types a repy from her mobile on the web based bot the response is updated on the adaptive card for Danie a to view. Daniela proceeds to type a response on the text box at the bottom.

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Files   Image: Contact C     Image: Contact C<	Calls	Chris Naidoo +1(310)-228-7553 chris.naidoo@gmail.com	
Status: Unassigned	Files	I went through your website for car loans. I want to discuss regarding the	
Accept Transfer		Status: Unassigned	
		Accept Transfer	
	₽ Apps		
	(?) Help		

While Daniela is speaking to Megan regarding a cardioan options another potential customer Chris Naidoo also wants to clarify a few questions around carl oan fees and submits a chat request on Contoso Banking's mobile app.

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<b>C</b> hat	Accept Transfer	
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Calendar	Active chats	
Calls	Chris Naidoo 1 Messages Megan Bowen Awaiting Reply	
Files	You are currently chatting with Chris Naidoo	
Contact C	Chris: I went through your website for car loans. I want to discuss regarding the processing fee. It seems to be high Customer waiting for your response	
•••		
	Transfer     Schedule meeting     Talk track       Expand chat     Expand chat     Expand chat	
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Apps	Submit	
Help		

Since Danie a is available to support more customers in parallel she accepts the chat request. An adaptive card appears which shows both Megan and Chrisis chat history while clearly highlighting the selected customer for chatting.

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Contact C		ning on buying an Audi Q3 for your response			
•••					
	Transfer	Schedule meeting Talk track			
	Expand	)			
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Apps	Submit				
? Help					

Danie a 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.

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t <b>iji</b> Teams	Contact Ce	Megan Bowen     +1(310)-228-7387 megan.bowen@gmail.com		
Calendar	Activ	I am planning on buying a car and would like to explore the loan offers provided for new car purchase What is the interest rate that you offer?		
Calls Files	Ve Megan:	Hi Megan, Of course, I can help you find the best lo I have a couple of excellent options for you but I wo more about your loan needs. What kind of car are y purchase?	ould like to know	
Contact C	Custom	l am planning on buying an Audi Q3		
	Tra			
	LAP	Enter your answer here		
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As chat conversations go onger Danie a 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.

< >	Q Search or type a comma	nd		 <u>@</u> –	
Activity	Contact Center Chat My chats Help About				(j
<b>—</b> Chat	Accept Transfer				
Teams	Contact Center 10:01 AM				
<b>E</b> alendar	Active chats		_		
Calls		<b>Thris Naidoo</b> Awaiting Reply			
Files	You are currently chatting wit Megan: I am planning on buying an		-		
Contact C	Customer waiting for your response.				
	Transfer	Talk track			
	Expand chat				
Apps	Submit				
? <sub>Help</sub>					

Once Danie a gets enough information from the customer from chat if the customer wishes. Danie a can continue rest of the discussions over a call where she can share more information with the customer.

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t <b>e</b> ams		Schedule meeting with Megan Bowen		
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		○ <b>26 May</b> 10:30 – 11:00		
	(Q) Yo	O 26 May 11:30 – 12:00		
Contact C	Megan:			
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	Type			
			Schedule	
	Sub			
Help				

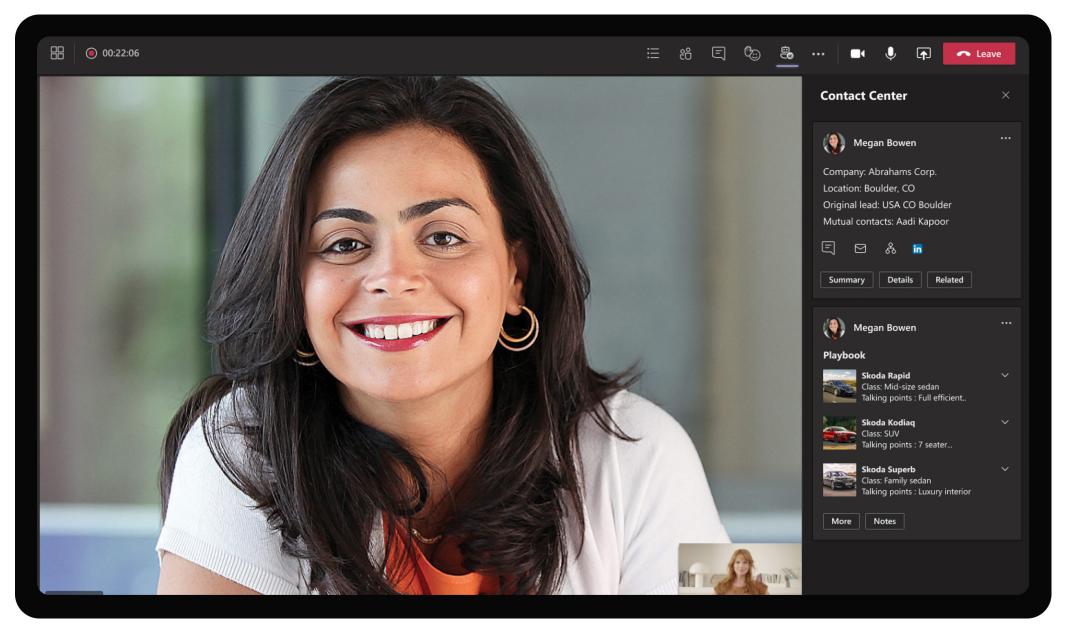
The app proposes a few s ots for scheduing the meeting as per avaiabity in Danie as calendar and preferences provided by Megan, if any.

		arch or type a command		
Activity Chat	Contact Center Chat My chats Help	Contact Center Schedule meeting	×	(j
Teams Teams Calendar	Contact Co Activ	Schedule meeting with Megan Bowen Select a slot Meet now		
Calls Files	() Ye	Comments (Optional) Hi Megan, please click on join the call.		
Contact C	Megan: Custom	<ul> <li>26 May 10:30 - 11:00</li> <li>26 May 11:30 - 12:00</li> </ul>		
	Type	○ 26 May 13:30 – 13:00		
	Sub		Schedule	

Danie a may a so choose to meet immediate y with the customer. In this case, since the customer Megan wants an immediate response and clarification, Daniela schedules a call.

< >	Q Search or type a command	🚯 – 🗆 ×
 Activity	Contact Center Chat My chats Help About	(1)
<b>C</b> hat	Accept Transfer	
Teams	Contact Center 10:30 AM	
Calendar	Meeting scheduled	
<b>C</b> alls	T13524 : Processing fee on recent car loan           Megan Bowen	
Files	T(510)-226-7367   megan.bowen@gman.com	
Contact C	Car loan option Monday, May 26, 2020 @ 10:00 - 10:30	
•••	View details Reschedule	
ß		
Apps ? Help		

The app schedules a meeting with Megan a



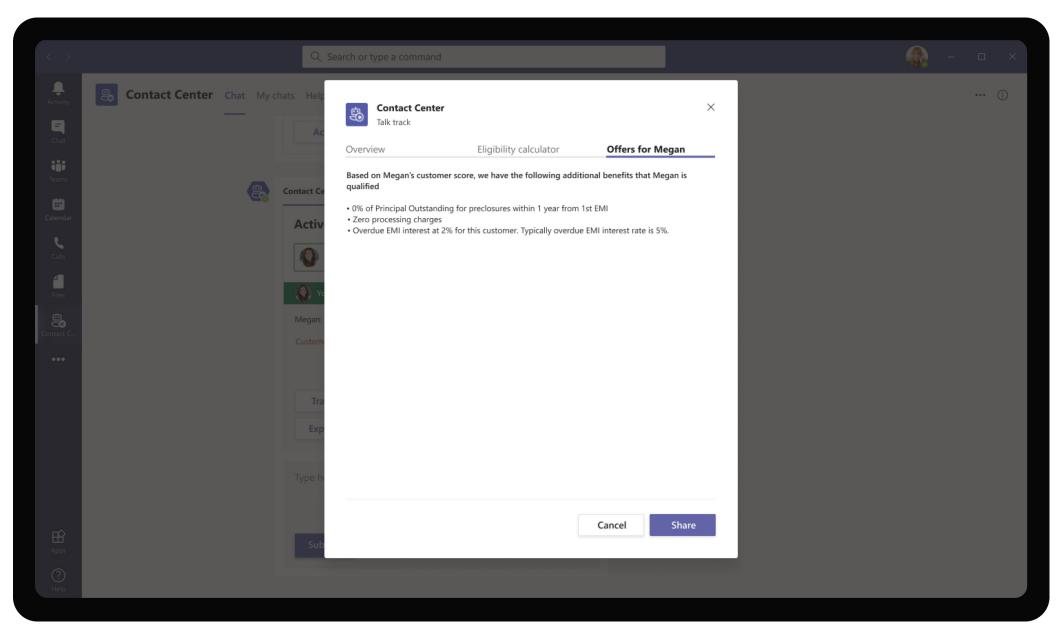
During the call the app provides basic information about the customer to Danie a to help her provide loan offers that will be relevant to the customer. In addition, it also shows loan offers available for various categories of cars for Danie a to refer during pitching.

< >	Q Search or type a command	🤹 – 🗆 ×
 Activity	Contact Center Chat My chats Help About	···· ①
 Chat	Accept Transfer	
Teams	Contact Center 10:01 AM	
<b>iii</b> Calendar	Active chats	
<b>C</b> alls	Megan Bowen 2 Messages Chris Naidoo Awaiting Reply	
Files	You are currently chatting with Megan Bowen	
Contact C	Megan: I am planning on buying an Audi Q3 Customer waiting for your response	
•••	Transfer Schedule meeting Talk Rack Expand chat	
	Type here	
Apps	Submit	
? Help		

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.

		earch or type a command			
	Contact Center Chat My chats Help	G Contact Center		×	··· (i)
E Chat	Ac	Talk track			
Teams			ility calculator Offers for Megan ): This is a special offer for salaried professionals & c	offers a	
	Contact Ce	pocket-friendly EMI which is Up to 75% lo 899/lakh for the initial 6 months and regu	wer as compared to your regular EMIs. EMIs start at j arizes after that to make it pocket friendly	just Rs	
	Activ	EMI from	EMI/Lakhs (₹)		
Calls		1-6 months	899		
		1-6 months	3717		
Files	Megan: Custom		cheme offers a pocket friendly EMI which is Up to 70 MIs start at just Rs 899/lakh for the initial 3 months a endly		
		EMI from	EMI/Lakhs (₹)		
		1-3 months	899		
	Exp	4-36 months	3444		
	Туре	Exclusive offerings#: 1. Health Insurance (Including coverage fo 2. Personal accident cover 3. Household cover 4. Up to 3 EMIs paid in case of job loss du			
	Sut		Cancel Shar	re	

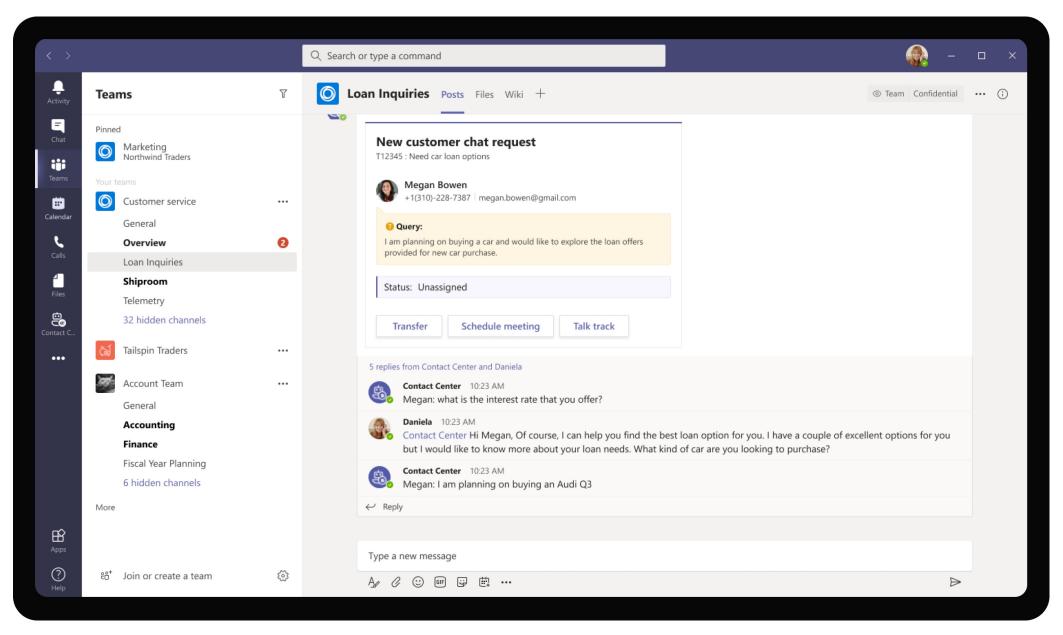
Cicking on the talk track opens a task module with overview of various loan options available for the particular customer. Daniela can pick and choose that best matches the customer need.



f there are specific offers discounts that the customer qualifies for the appla so provides Daniela with that information. This allows Daniela to have a more personalized conversation with Megan.

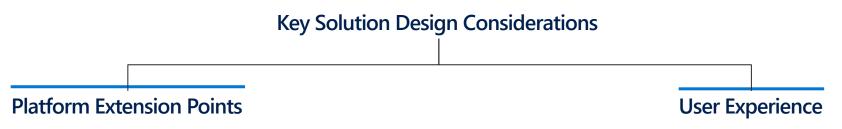
< >	Q Search or type a command
Ļ Activity	Contact Center Chat My chats Help About
<b>E</b> Chat	
teams	Contact Center 10:00 AM
<b>iii</b> Calendar	Active chats
Calls	Megan Bowen 2 Messages Chris Naidoo 2 Messages Dahe Maidoo 2 Messages Dahe Maidoo 2 Messages Dahe Maidoo
Files	Saurav Gupta 3 Messages Debra M Awaiting Reply
Ē	You are currently chatting with Megan Bowen Megan: I am planning on buying a car and would like to explore the loan offers
Contact C	provided for new car purchase What is the interest rate that you offer?
	Customer waiting for your response
	Transfer Schedule meeting Talk track
	Expand chat
	Type here
-	
Apps	Submit
? <sub>Help</sub>	

Danie a 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 a lowing Danie a to switch to customers who are waiting for responses.



A ternative y the app can also be configured to work in channel scope where the customer conversations are visible 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**



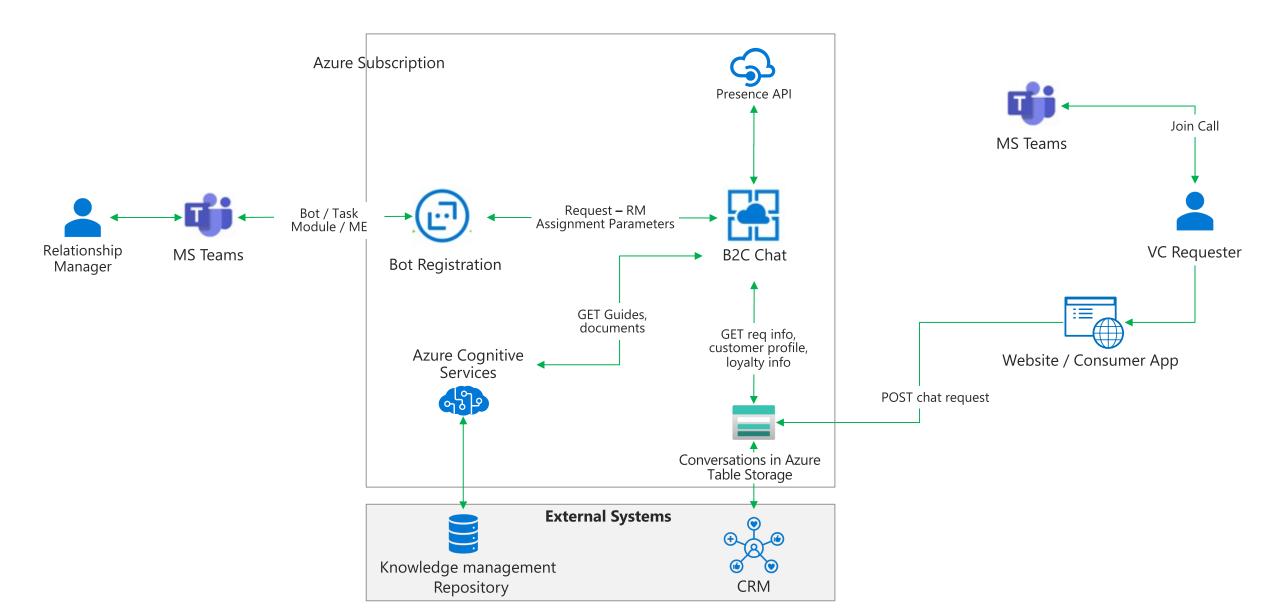
- **Personal Scoped App** The app is defined to be predominantly personal scoped app with a bot to maintain privacy.
- Personal Bot Personal bot acts as a bridge between the RM on Teams and the customer on a client platform such as client mobile app / Messenger or other chat platforms.
- The bot makes use of <u>Bot Framework Channels</u> 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.

- **<u>Proactive Messages</u>** are sent to RMs whenever a customer initiates a chat request to speak to an RM
- <u>Card refreshes</u> 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.
- <u>Meeting Extensibility</u> 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**



# Banking & Financial Services Book of Dreams

**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



### 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

( 1998)		< > Search or type a command	-		×
 Activity	O Approve Assist Chat Not	es Approvals Documents	Q	⊕ (	2
(=) Chat	Q	Approve Assist 10:00 AM			
<b>COS</b> Teams	_	Welcome!			
<b>E::</b> Calendar					
Files					
Approve					
Apps		Hello, I am your assistant to get fast and easy approvals. I can help you with approvals on documents or notes from anyone in the organization. Take a tour			
?		Type a new message			
(ç)					

As Danie a adds the Teams app she is we comed with a message waking her through how the app can he pher find information inside the organization and prompts her to sign in to make use of approvals

		< >		- 🗆	×
Q Activity	O Approve Assist Chat Note	s Approvals Documents		0 ⊕	ď
Calendar		Hello, I am your assistant to get fast and easy approvals. I can help you with approvals on documents or notes from anyone in the organization. Sign in Take a tour			
Files		Approve Assist 10:01 AM Welcome! Thanks for signing in. Let's get started on your first approval. Create popovals			
?		Type a new message			
ক্ট্য			$\triangleright$		

Dan' a gets to create her first approval by clicking on the bot message. In addition to this entry point, the appla so has a bot menu command that allows Daniela to create approval requests at any point of time.

Q. Activity	O Approve Assist Chat Notes	Documents				N # C
(=) Chat	Create approval				×	
<b>č</b> Teams	Details			Attachments		
Calendar	Request title Add title			Attach		
Files Approve	Approval type Contended Approvers Q Search name	rrent Hie	erarchical			
					Submit	
?		Type a new message				
钧					⊳	

The approval creation process allows Danie alto specify details around the type of approval required. Concurrent approval is to be used when multiple people have to approve an item and the order of approval does not matter. All approvals can happen simultaneously

Image: Control of the second of t						
<complex-block>  Very   &lt;</complex-block>						
Control	Activity	O Approve Assist Chat Notes Documents				C ⊕ L
Details Attachmeds   Request title New Year Discount Flyer.   New Year Discount Flyer. Image: State	(=) Chat				×	
New Year Discount Flyer   Paproval type   Paproval   Paproval   Paproval   Paproval   Paproval   Paproval   Paproval   Paproval type   Paproval   Paproval type		Details		Attachments	_	
Vetor feat Discount right     Approval type     Approval type     Concurrent     Heartchical     Approval     App					_	
Concurrent Hierarchical     Approvers   Image: Concurrent     Approvers   At least     Approvers     At least     Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product line Z     Image: Concurrent     Image: Concurrent     Note: Concurrent     Approvers     At least     Image: Concurrent				New Year Discount Flyer.pdf	_	
Aproves   Descent   Approves   Improves   Improve			Hierarchical			
Image: Chris Naidoo X Image: Kayo Miwa X Image: Addi Kapoor X     Image: Chris Naidoo X Image: Kayo Miwa X Image: Addi Kapoor X     Image: Chris Naidoo X Image: Chris Naidoo X     Image: Chris Naidoo X Image: Christen Chris	O Approve					
Apps Al approvers At least 2 Approval note Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product Line Y and 20% in Product line Z Type a new message	·		🕄 🌍 Aadi Kapoor 🗙 🗍		_	
Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product Line Y and 20% in Product line Z	Apps	All approvers At least 2			_	
15% across all products in Product Line Y and 20% in Product line Z         Image: Im					_	
Type a new message						
Type a new message						
Type a new message						
Type a new message					Sulemit	
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	503					
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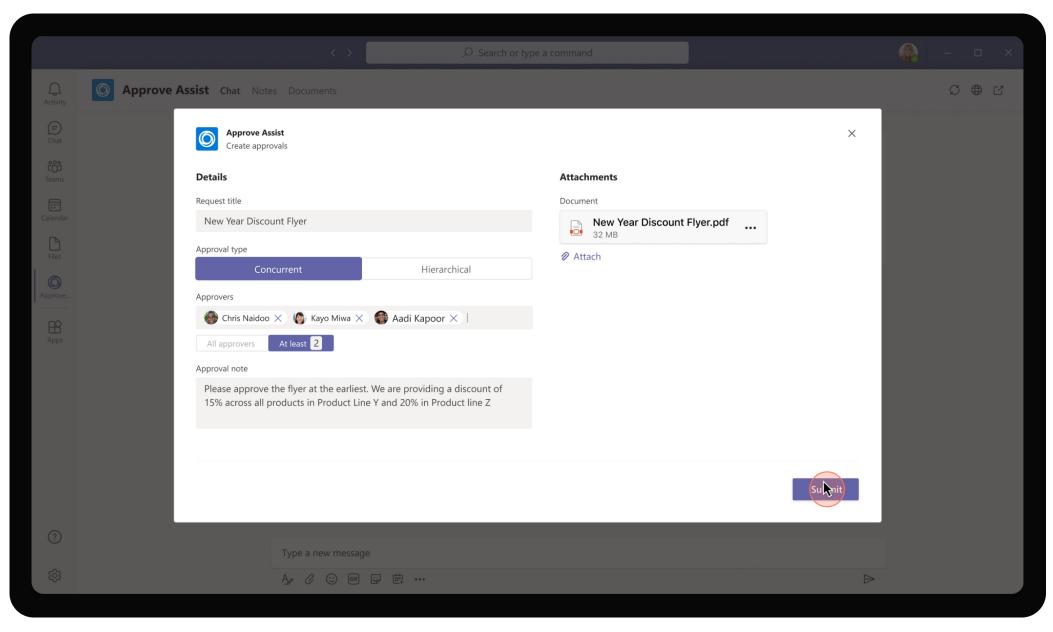
Under concurrent approvals. Dan'e a has to choose 'f she requires approvals from a approvers in order to move forward or 'f partial number of approvers would suffice

ے Activity	Approve Assist Chat Notes Documents				S ⊕ C
(=) Chat	Approve Assist Create approvals			×	
<b>دی</b> Teams	Details		Attachments		
Calendar	Request title				
Files	Add title Approval type				
	Concurrent	Hierarc			
Approve	Level 1 Approver(s)				
FR	Q Search name				
Apps	+ Add more				
	Approval note				
	Add a note here				
				Submit	
?	Type a new messa				
تې بې				⊳	J

The app a so 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.

ے Activity	Approve Assist Chat Notes Documents		\$ ⊕ ₽
(=) Chat	Create approvals		×
<b>දිලිා</b> Teams	Details	Attachments	
	Request title	Document	
Calendar	New Year Discount Flyer	New Year Discount Flyer.pdf	
Files	Approval type	<ul> <li>Attach</li> </ul>	
	Concurrent Hierarchical	2 Attach	
Approve	Level 1 Approver(s)	-	
B	🎯 Chris Naidoo 🗙 🌘 Kayo Miwa 🗙		
Apps	Level 2 Approver(s)		
	🚱 Aadi Kapoor 🗙		
	+ Add more		
	Approval note		
	Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product Line Y and 20% in Product line Z		
			Schul
?			
÷	Type a new message		
(ý)			⊳

f Hierarchical option is chosen the app provides Danie a 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 Fyer that Danie a has designed she chooses to get concurrent approvals from at least 2 approvers of the total of 3 people in the approval list.

		< >	🔹 – 🗆 ×
ے Activity	O Approve Assist Chat Notes		S ⊕ C
(=) Chat	_	Create approvals	
<b>دی</b> Teams	9	Approve Assist 10:05 AM	
Calendar		Document approval     • Under review       New year discount flyer	
Files		Concurrent- At least 2 approvals required	
Approve		Submitted byDaniela ManderaSubmitted on12-12-2020Awaiting approvalImage: Comparison of the second	
Apps		Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product Line Y and 20% in Product line Z	
		Edit Withdraw Send reminder	
?		Type a new message	
र्दुः			$\triangleright$

As Danie a 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.

	and the second secon	< >
Activity	O Approve Assist Chat Notes	Approvals Documents
Ē	_	Create approvals
Chat	0	
Teams		Approve Assist 10:05 AM
Calendar		Document approval • Under review
ß		New year discount flyer Concurrent- At least 2 approvals required
Files		Submitted by Daniela Mandera
O Approve		<b>Submitted on</b> 12-12-2020
B		Awaiting approval 🛛 🏀 🌔
Apps		Please approve the flyer at the earliest. We are providing a discount of 15%
		across all products in Product Line Y and 20% in Product line Z
		Hide history Date Status
		12/12   Approval submitted by Daniela
		13/12 Approved by Aadi Kapoor
		Edit Withdraw Serd right
?		Type a new message
र्द्ध		A₂ ⊘ ☺ ☞ ☞ ➡ ···

Danie a is a so presented with an audit og of approvals comment activities that occurred in the applorganized by date of activity. This provides a good view of progress especially on multillevel approvals. Danie almay also choose to send a reminder for pending approvers

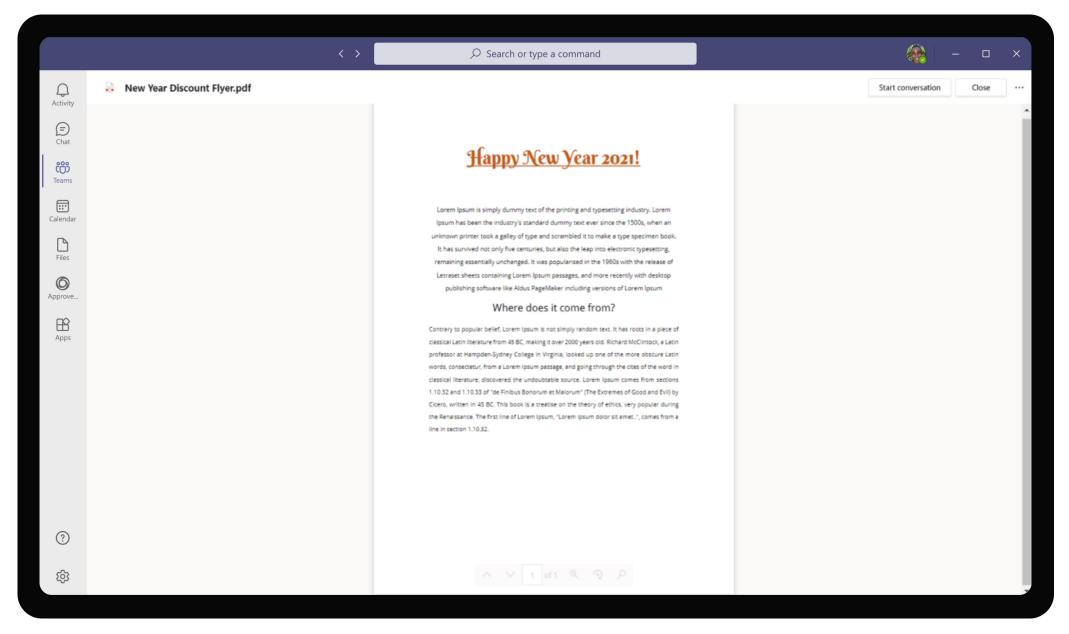
Chris, one of the approvers gets Daniela's approval request. He reviews the request and provides a few comments on the flyer

		< >			۰	- 🎡			🎡 – 🗆
Q Activity	O Approve Assist Chat Note:					Q	C ⊕	C ⊕	Ç 🌐
(F) Chat		Create approvals							
<b>côs</b> Teams	0	Approve Assist 10:05 AM							
Calendar		Document approval     • Under review       New year discount flyer							
Files		Concurrent- At least 2 approvals required							
Approve		Submitted by     Daniela Mandera       Submitted on     12-12-2020							
Apps		Awaiting approval 🛛 🌑 🌍							
		Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product Line Y and 20% in Product line Z							
		Show progress           Approve         Reject							
?		Type a new message							
र्द्ध				$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$

Chris checks the incoming approval request and clicks on Review button to check the details.

Q Activity	O Approve Assist Chat Notes	Documents				C ⊕ Ľ
(=) Chat	Approve Assis Review	st			×	
<b>côs</b> Teams	New Year Discount	t Flyer	Attachm	ents		
Calendar	Approval type 🍪 Chris Naidoo	Pending	Document	lew Year Discount Flyer.pdf		
Files	🌍 Kayo Miwa	Pending	<ul><li>Attach</li></ul>			
0	🚱 Aadi Kapoor	Approved				
Approve	Please approve the fly products in Product L	yer at the earliest. We are providing a discount of 15 ine Y and 20% in Product line Z	% across all			
Apps	Comment log					
	Add comment		$\triangleright$			
				Return Approv	ve Reject	
?		Type a new message				
段		Az 🖉 😳 💷 😳 🕮 🚥			Þ	

Chris sees the status of approvals with other approvers and note from Danie a high ighted 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

Q Activity	O Approve Assist Chat Notes Docum			C ⊕ C
(=) Chat	Approve Assist Review			×
<b>côs</b> Teams	New Year Discount Flyer		Attachments	
Calendar	Approval type	Pending	Document           New Year Discount Flyer.pdf            32 MB	
Files		Pending	<ul><li>32 MB</li><li>Attach</li></ul>	
Approve		Approved		
Apps	Please approve the flyer at the e products in Product Line Y and a	earliest. We are providing a discount of 15% across all 20% in Product line Z		
	Comment log			
	Chris Naidoo 24/12/2019 1:47 Can you exclude Product Y from	n discount? Add in T&C		
	Add comment		$\triangleright$	
			Return App	prove Reject
?	Type a p	ew message		
窃		: ••• •••		₽

He proceeds to write a comment to remove Product Y from the ist 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 Danie alto work on the modification

Dan'e a sees that the document has been returned with comments from Chris. She clicks on Edit to view the comments.

Q Activity	Approve Assist Chat Notes Documents				S ⊕ C
(=) Chat	Approve Assist Review			×	
COS Teams	New Year Discount Flyer		Attachments	_	
Calendar	Approval type		Document	_	
Files	Chris Naidoo Pend		New Year Discount Flyer.pdf	_	
Files	Aadi Kapoor Appr			_	
Approve	Please approve the flyer at the earlies products in Product Line Y and 20% i	t. We are providing a discount of 15% across all n Product line Z		_	
Apps	Comment log			_	
	Christwauco 24/12/2020 1.30 Can you exclude Product Y from disc	ount? Add in T&C		_	
	Daniela Mandera 24/12/2020 1:56 I have excluded Product Y and updat			_	
	Add comment	$\triangleright$		_	
			Withdraw	Sulphit	
?	Type a new r	nessage			
क्ष		····		D	

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.

		< >	$\wp$ Search or type a comm	and						· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		
Q Activity	O Approve Assist Chat Notes	Approvals Docume	ents				C	C ∉	C ⊕	C ⊕	C ⊕	C ⊕ (	 C ⊕ C
(E) Chat		Approve Assist 10:05 AN	И										
<b>COS</b> Teams		Document app	roval • Under revi	ew									
Calendar		New year disc Concurrent- At lease	count flyer st 2 approvals required										
Files		Submitted by Submitted on	Daniela Mandera 12-12-2020										
O Approve		Awaiting approval											
			er at the earliest. We are providing a discount of 15% Product Line Y and 20% in Product line Z										
Apps			Hide hist	ry									
			Status										
			Approval submitted by Daniela										
			Approved by Aadi Kapoor Returned with comments by Chris Naidoo										
			Re-submitted for approval by Daniela										
		Edit	Withdraw Send reminder										
?													
-		Type a new message											
द्धे			P 🛱 ···			$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$	$\triangleright$

The audit og updates to show that the document has been submitted again for approval by Danie a.

		Search or type a command	
 Activity	O Approve Assist Chat Notes		
(=) Chat	_	Create approvals	
<b>COS</b> Teams	<b></b>	Approve Assist 10:05 AM	
Calendar		Document approval • Under review	
Files		New year discount flyer Concurrent- At least 2 approvals required	
O Approve		Submitted byDaniela ManderaSubmitted on12-12-2020	
Apps		Awaiting approval 💮 🍘	
		Please approve the flyer at the earliest. We are providing a discount of 15% across all products in Product Line Y and 20% in Product line Z	
		Review Arroye Reject	
?		Type a new message	
ڻي ا			

After reviewing thorough y approver decides to approve the item submitted by Danie a.

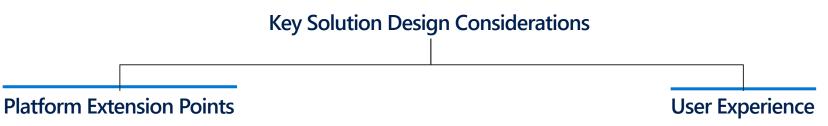
		Search or type a command	
ے Activity	O Approve Assist Chat Notes	Approvals Documents	
(=) Chat		Create approvals	
<b>ເວິງ</b> Teams		Approve Assist 10:05 AM	
Calendar Files		Document approval          • Approved          New year discount flyer          Concurrent- At least 2 approvals required	
Approve		Submitted byDaniela ManderaSubmitted on12-12-2020	
Apps		Awaiting approval     All approved       Please approve the flyer at the earliest. We are providing a discount of 15% areas all product in Product line X and 20% in Product line X	
		across all products in Product Line Y and 20% in Product line Z Show progress Export as PDF	
?		Type a new message	
ক্ষে			

After at least 2 approvers approved the fyer Danie a gets notified that the document has been approved. The card a so a lows to export the approved document with the note as a PDF for bookkeeping purposes

			$\langle \rangle$	$\wp$ Search or type	e a command			<u>@</u> – ¤	×
Q Activity	O Approve Assis	St Chat Notes Appro	ovals Documents					\$\$\$	C
(=) Chat							₽ Filter S	earch	Q
<b>ເຕິງ</b> Teams	Document Reviews		Timesheet		Leave Request		Procurement		
Calendar	C		(						
Files	Hillary 5146			Banerjee <sup>67298</sup>	<b>Mike I</b> 5146	Bowen		c <b>a Jeslina</b> 67865	
Approve	Date 14-12-2020 Remark Virtualization p	roject	Date 14-12-2020 Remark Quick prototy	rping session	Date 14-12-2020 Remark Personal leave		Date 14-12-2020 Remark Project P2_Qt	r 1	
Apps	✓ APPROVE	× REJECT	V APPROVE	× REJECT	✓ APPROVE	× reject	V APPROVE	× REJECT	
?									
ক্ষ									

For Approvers the app provides a card view of a approvals with high ights 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**



- **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.
- <u>Task Modules</u> 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.

- **<u>Proactive Messages</u>** 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.
- <u>Card refreshes</u> 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 <u>Files</u> Graph API to upload and update files in SharePoint library.

### **Solution Architecture**

