salesforce

Customer 360 Guide for Retail Banking

Salesforce, Spring '23

'23

CONTENTS

CUSTOMER 360 GUIDE FOR RETAIL BANKING

Optimize your onboarding and service processes to become the bank your customers love.

The assets in this Customer 360 Guide help you build a vision and make a plan for digital transformation in the retail banking industry. Learn with Trailhead

Architectural diagrams and business scenarios show you how Salesforce products combine with industry best practices to expand your business capabilities. Solution Kits show you how to implement Salesforce-recommended cross-cloud solutions to common retail use cases.

Industry Blueprint for Retail Banking

Examine the Salesforce view of strategy, product innovation, and partner relationships to enable front-end and back-end business processes in retail banking.

Reference Architecture for Retail Banking

Map specific Salesforce products to the functional capabilities and operational activities of the retail banking industry.

Solution Architecture for Retail Banking

Identify the specific tools and resources that can help you deliver comprehensive automation solutions for your retail banking business.

Business Scenarios for Retail Banking

Business scenarios help you bridge the gap between your organization's business capabilities and the solutions needed to achieve your goals. For each scenario, discover a variety of Salesforce solutions that reduce your time to value and allow you to define a roadmap to build out your organization's functionality.

Explore Solution Kits for Retail Banking

Enhance your cross-cloud business by implementing one or more solution kits. Get product recommendations, workflow details, and instructions to help you implement the solution from start to finish.

SEE ALSO:
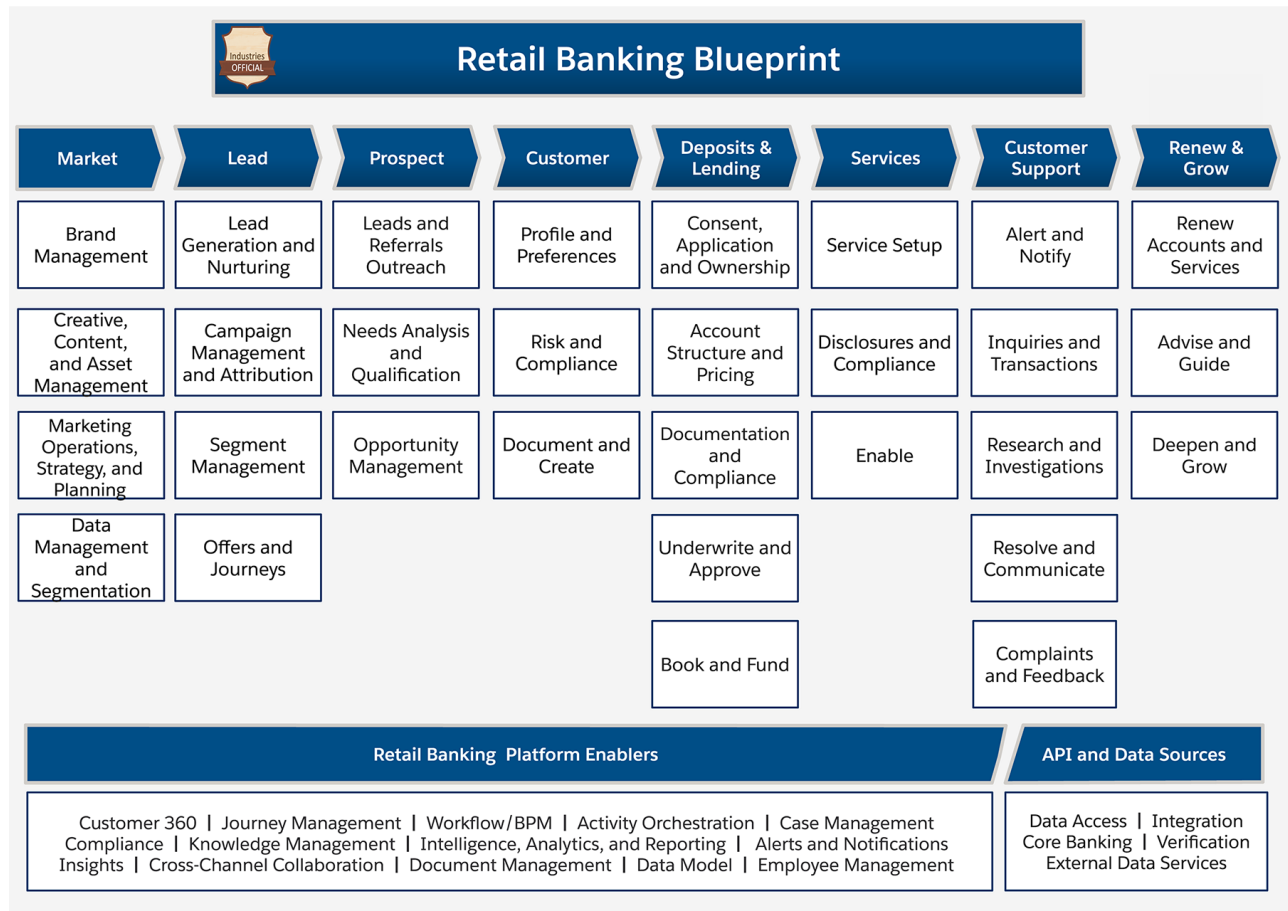
Industry Blueprint for Retail Banking

Examine the Salesforce view of strategy, product innovation, and partner relationships to enable front-end and back-end business processes in retail banking.

The retail banking blueprint is a type of reference architecture that describes the end-to-end customer lifecycle. Use the industry blueprint to understand how Salesforce Customer 360 platform capabilities help structure, organize, and support digital transformation.

- Map customer-facing business capabilities that are common to retail banking to the stages of the customer lifecycle across marketing, sales, customer onboarding, origination, and fulfillment, through to servicing and the post-sales experience.
- Determine which capabilities are most important to your organization and prioritize implementation accordingly.
- Organize projects that deliver business value with maximum benefit.

- Gain alignment among key business process stakeholders.
- Understand the high-level platform capabilities and the Salesforce partners needed to power your organization's business needs.

Contact your Salesforce account team or a Salesforce partner for help with assessing the business and platform capabilities most suited for your organization.

Retail Banking Blueprint

Market	Lead	Prospect	Customer	Deposits & Lending	Services	Customer Support	Renew & Grow
Brand Management	Lead Generation and Nurturing	Leads and Referrals Outreach	Profile and Preferences	Consent, Application and Ownership	Service Setup	Alert and Notify	Renew Accounts and Services
Creative, Content, and Asset Management	Campaign Management and Attribution	Needs Analysis and Qualification	Risk and Compliance	Account Structure and Pricing	Disclosures and Compliance	Inquiries and Transactions	Advise and Guide
Marketing Operations, Strategy, and Planning	Segment Management	Opportunity Management	Document and Create	Documentation and Compliance	Enable	Research and Investigations	Deepen and Grow
Data Management and Segmentation	Offers and Journeys			Underwrite and Approve		Resolve and Communicate	
				Book and Fund		Complaints and Feedback	

Retail Banking Platform Enablers

Customer 360 | Journey Management | Workflow/BPM | Activity Orchestration | Case Management Compliance | Knowledge Management | Intelligence, Analytics, and Reporting | Alerts and Notifications Insights | Cross-Channel Collaboration | Document Management | Data Model | Employee Management

API and Data Sources

Data Access | Integration Core Banking | Verification External Data Services

The typical lifecycle of a retail banking customer relationship has eight phases, from pre-sales marketing to relationship renewal.

Marketing and sales process management capabilities help retail banks acquire new relationships and deepen existing ones.

- **Market**: Retail banks require marketing capabilities to drive acquisition, customer support, and marketing operations strategies.
- **Lead**: Banks identify, segment, and nurture leads.
- **Prospect**: After a lead shows interest or a referral agrees to be contacted, sales activities focus on understanding the customer's needs and identifying products and services to recommend.

Onboarding, origination, and fulfillment capabilities include traditional compliance capabilities, building an understanding of the customer, and connecting customers with products and services.

- **Customer**: Banks develop a deeper understanding of customer preferences. Compliance checks performed at this time are critical.
- **Deposits** and Lending: Origination, underwriting, documentation, and booking and funding processes are completed.
- **Services**: Banks set up services associated with a newly booked account, enable customers for those services, and execute documents.

Customer support plus renew and grow capabilities address customer needs as they evolve.

- **Customer Support**: Service levels vary depending on customer needs. Support includes basic transaction inquiries to researching more complex service needs, which can include complaint resolution.

- **Renew and Grow**: Banks deepen connections with customers and grow relationships by advising on changing service needs.

Salesforce partners with independent software vendors (ISVs) and consultants to extend platform capabilities to suit business processes. Industry-specific integrations and complete solutions are also available from retail banking fintechs. To learn more about ready-to-install applications, solutions, or consultants, check out AppExchange.

> **Note:** To understand how industry and business requirements link to the technologies that support them, review the Retail Banking Reference Architecture. Use the industry blueprint as a framework to create a reference architecture for planning customer experience enhancements.

Standard Salesforce platform capabilities include platform enablers and API and data sources for all stages of the retail banking customer lifecycle. These foundation capabilities support custom-built solutions.

> **Note:** To understand which business capabilities, solutions, and Salesforce products can help your organization achieve the business needs identified on the blueprint, review retail banking business scenarios.

SEE ALSO:
Industry Blueprints for Partners
Reference Architecture for Retail Banking
Solution Architecture for Retail Banking
Salesforce Architectural Diagrams: Quick Look

Reference Architecture for Retail Banking

Map specific Salesforce products to the functional capabilities and operational activities of the retail banking industry.

Salesforce provides configurable product solutions that support a banking institution's ability to engage their customers effectively. The reference architecture helps communicate the vision and strategy of a solution to business executives and stakeholders. Learn with Trailhead.
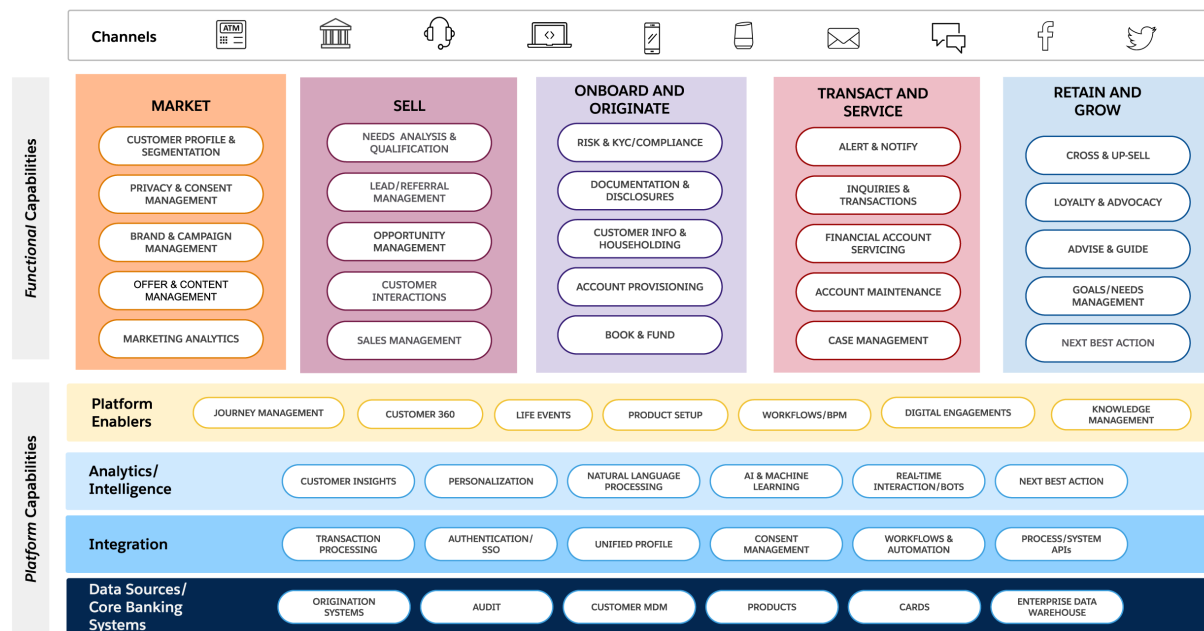
Conceptualize business success in each of three categories of capabilities: *Foundational*, *Platform*, and *Functional*.

Our reference architecture presents *Platform* and *Functional* capabilities. Each layer contains a representative subset of systems or capabilities that are most relevant for Retail Banking industry. It doesn't list all possible systems or capabilities.

Platform Capabilities

These components form the underlying technology base for achieving your goals. Each layer in the platform builds on top of the next. B2B and B2C systems typically rely on these elements.

Data Sources

Data sources are systems that create, collect, and manage various types of data. These systems can act as systems of record. They're often purpose-built to handle particular functionality and data requirements. Some address general system needs.

Integrations

Integrations include tools and routes that connect systems of record with each other or with higher-level experiences. Integrations are varied tools, such as APIs that connect separate systems, single sign-on services to manage customer identity across different systems, and customer data platforms to segment customers.

Analytics and Intelligence

Analytics helps you better understand your data and make smart business decisions. Smart automation like machine learning and AI helps you optimize your use of customer data. The intelligence layer serves functions like delivering actionable customer insights, personalized product recommendations, and improving real-time customer interactions to enhance your customer relationships and drive sales.

Platform Enablers

Platform Enablers are a set of capabilities that enable your business to track customers as they interact with your bank based on their point in the customer journey. The capabilities represent the day zero to lifetime engagement with a customer and support internal employees as they onboard these customers.

Functional Capabilities

Business-specific elements at the functional capabilities level are connected more directly to the customer's experience and measured in terms of maturity. Successful implementation of functional capabilities depends heavily on implementation of the platform capabilities.

The retail bank's lifecycle typically crosses multiple engagement channels in the areas of *Marketing*, *Sales*, *Onboarding*, *Servicing*, and *Growing*. Digital engagements and self-serve channels are necessary for the companies to address new business needs related to the Covid-19 pandemic.

To identify strategic goals around which to focus your implementation, review these frequently required functional capabilities.

A Business Capability Maturity Assessment arranged by your Success Manager or Account Executive can help you determine which areas of your business can benefit from more focus.

Mapping Platform Capabilities to Salesforce
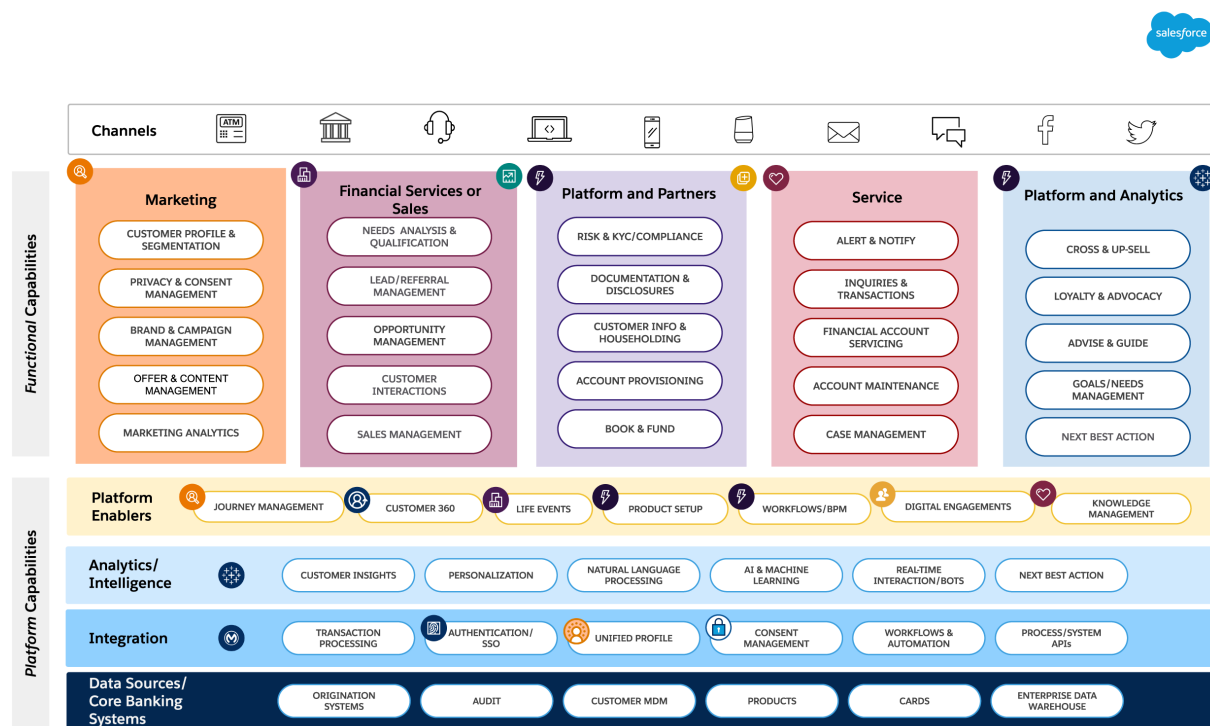
Specific Salesforce products handle each of the needs identified at the platform capability level.

Identify gaps in your underlying capabilities by customizing this model to include other Salesforce products or third-party systems in your current technology stack. To explore the reference architecture specific to your business, contact your success manager or account team.

💡 **Tip:** Business Scenarios on page 12 help you better understand your business capabilities and find solutions that support your business goals.

Learn more about Salesforce products.

- Financial Services Cloud
- CPQ
- Mulesoft

- Commerce
- Experience Cloud
- Service
- Sales
- Analytics
- Work.com
- Marketing

SEE ALSO:

Solution Architecture for Retail Banking

Identify the specific tools and resources that can help you deliver comprehensive automation solutions for your retail banking business.

Solution architecture diagrams show you how recommended products interoperate with backend systems and how data is passed between them. Learn with Trailhead.

Retail Banking Solution Architecture with Key Clouds
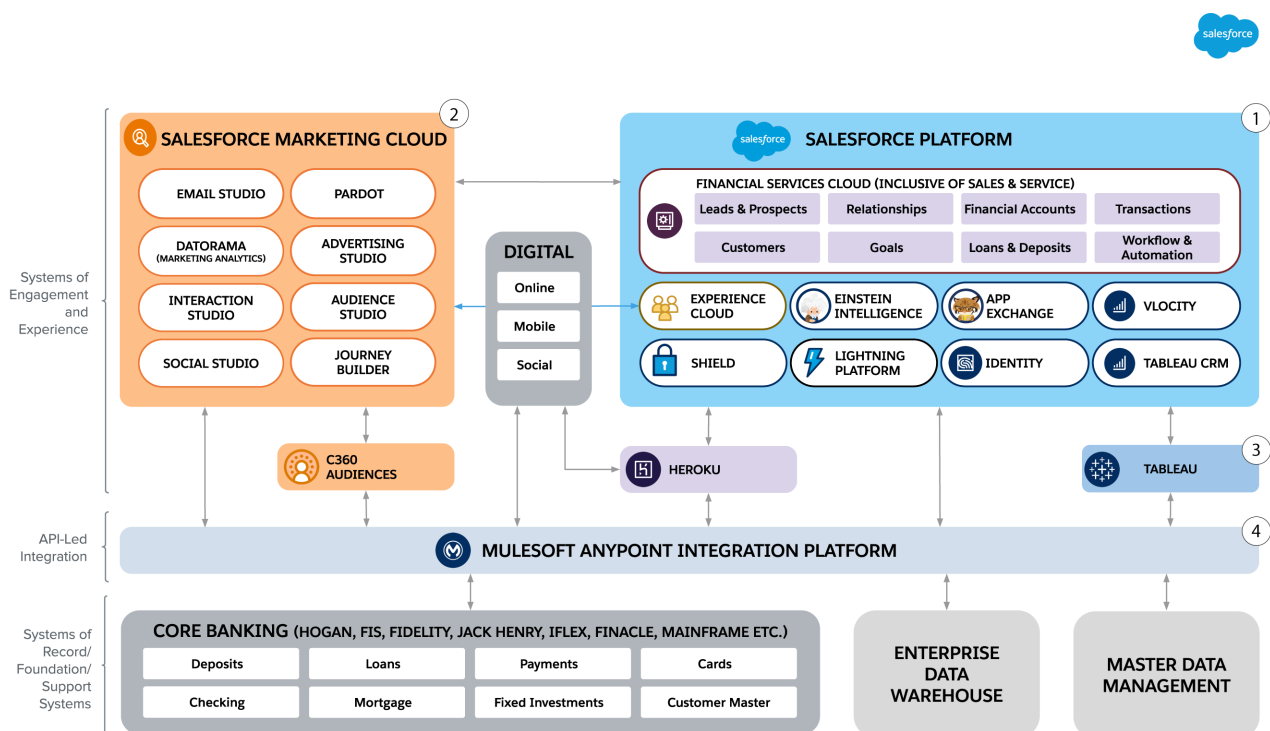
The Salesforce Retail Banking architecture runs on two highly scalable and interoperable platforms: the core Salesforce Platform and Salesforce Marketing Cloud.

Products built on the Salesforce Platform (1) include Financial Service Cloud, Vlocity, CRM Analytics, and Experience Cloud. These products all operate on the same logical platform and share a flexible, common, and interoperable financial service data model.

- Financial Service Cloud is a superset of Sales Cloud and Service Cloud features customized for financial service firms. Financial Service Cloud integrates sales, service, and marketing capabilities to provide a consistent experience across financial services departments and channels.

- The Lightning Platform provides an open set of APIs to enable integration with other Salesforce and non-Salesforce systems. Pre-built connectors such as Heroku go even further to enable other expedited integration options.

- The Salesforce Platform can be used in several ways.

  - As a customer master

    - As an editable or non-editable certified copy of customer master data

    - To integrate with a third Master Data Management system

The Salesforce Marketing Cloud (2) is a powerful suite of communication and marketing automation tools designed for interoperability.

- Datorama offers deep marketing analytics.

- Interaction Studio provides real-time interaction management, personalization, and AI-drive recommendations.

- Social Studio enables social monitoring and social media interaction management.

- Marketing Cloud Account Engagement (Pardot) provides powerful email automation to help marketing and sales teams find and nurture the best leads, close more deals, and maximize ROI.

- Advertising Studio uses first-party data to shape and guide advertising.

- Audience Studio helps companies offer their customers a personalized advertising and media experience based on segmentation and audience Insights.

- Journey Builder stitches these tools together. It provides campaign management and delivers cross-channel, personalized experiences at every step of the customer lifecycle.

Tableau (3) is a business intelligence platform and has direct connections to the rest of the Salesforce ecosystem. Tableau provides analytics independent of data sources.

Mulesoft Anypoint Platform (4) is an integration platform designed for service-oriented architecture (SOA), Software as a Service (SaaS), and APIs. Mule ESB, CloudHub iPaaS, API Manager, and hundreds of SaaS and on-premises connectors and templates are the building blocks of this unique connectivity platform for integration.

- Use APIs to connect applications, data, and devices, both on-premises and in the cloud.

- Rearchitect a service-oriented architecture from legacy systems, proprietary platforms, and customer integration code.

- Migrate technology infrastructure to the public or private cloud, and prioritize adoption of SaaS applications and other cloud technologies.

- Deploy integrations in a hybrid environment, connecting to SaaS applications and on-premises systems.

Retail Banking Solution Architecture with Connectors
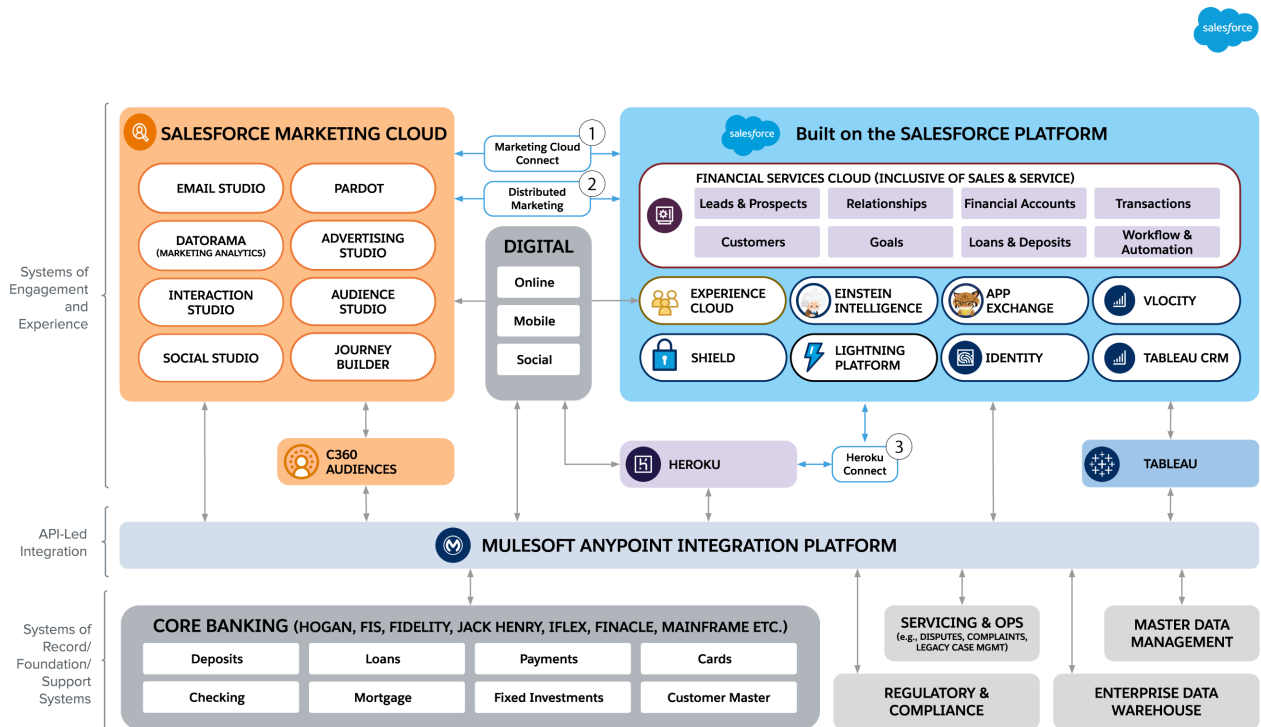
Pre-built Salesforce connectors enable the connectivity that allows the cross-cloud actions required to support sophisticated use cases. These types of use cases include delivering a follow-up email based on customer inquiry about their financial goals.

Marketing Cloud Connect (1) connects Marketing platform products with Sales and Service Cloud products. The connector quickly and easily allows data to sync between these two clouds. It also allows Marketing Cloud products to trigger events such as emails and journeys based on Financial Services Cloud data.

- Automatically sync data from Financial Services Cloud to Marketing Cloud.
- Connect Journey Builder to other clouds.
- Use Financial Services Cloud data to construct highly personalized emails.
- Provide Marketing Cloud email tracking data to Financial Services Cloud.

Distributed Marketing (2) allows individual Financial Services Cloud users, such as financial service representatives, brokers, advisors, or loan officers, to view, personalize, and send on-brand, best practices content through Marketing Cloud.

- Use data stored in contact, lead, or person account records to address emails.
- Craft email to a segment of customers based on a specific filtered list.
- Send email about a campaign to a group of customers based on a touchpoint cadence managed by Marketing Cloud.

Heroku Connect (3) syncs data between the Heroku app platform and the core Salesforce Platform.

- Create a data lake.
- Build, deploy, and run apps inside smart containers within a fully managed runtime environment. Heroku handles critical production elements including configuration, orchestration, loan balancing, failovers, logging, and security.
- Create highly scalable customer facing mobile and web applications that sync usage and relevant data with Financial Services Cloud.
- Build data-driven apps with fully managed data services.

Retail Banking Business Scenario Solution Architectures

These solution architectures support and expand on the retail banking business scenarios included in this Customer 360 Guide.

Solution Architecture for Retail Banking Customer Onboarding

Understand key Salesforce architecture for building a customer profile and engaging AI to support customer acquisition.

Banking Solution Architecture for Compliance Scenario

Understand key Salesforce architecture that helps retail banks improve their compliance and audit posture.

Banking Solution Architecture for Digital Experiences Scenario

Understand key Salesforce architecture for supporting digital transformation in the retail banking industry.

Banking Solution Architecture for Service Engagements Scenario

Understand key Salesforce architecture used to manage and close cases, engage customers with timely communications, and make secure connections with remote systems.

SEE ALSO:

Salesforce Architectural Diagrams: Quick Look

Solution Architecture for Retail Banking Customer Onboarding

Understand key Salesforce architecture for building a customer profile and engaging AI to support customer acquisition.
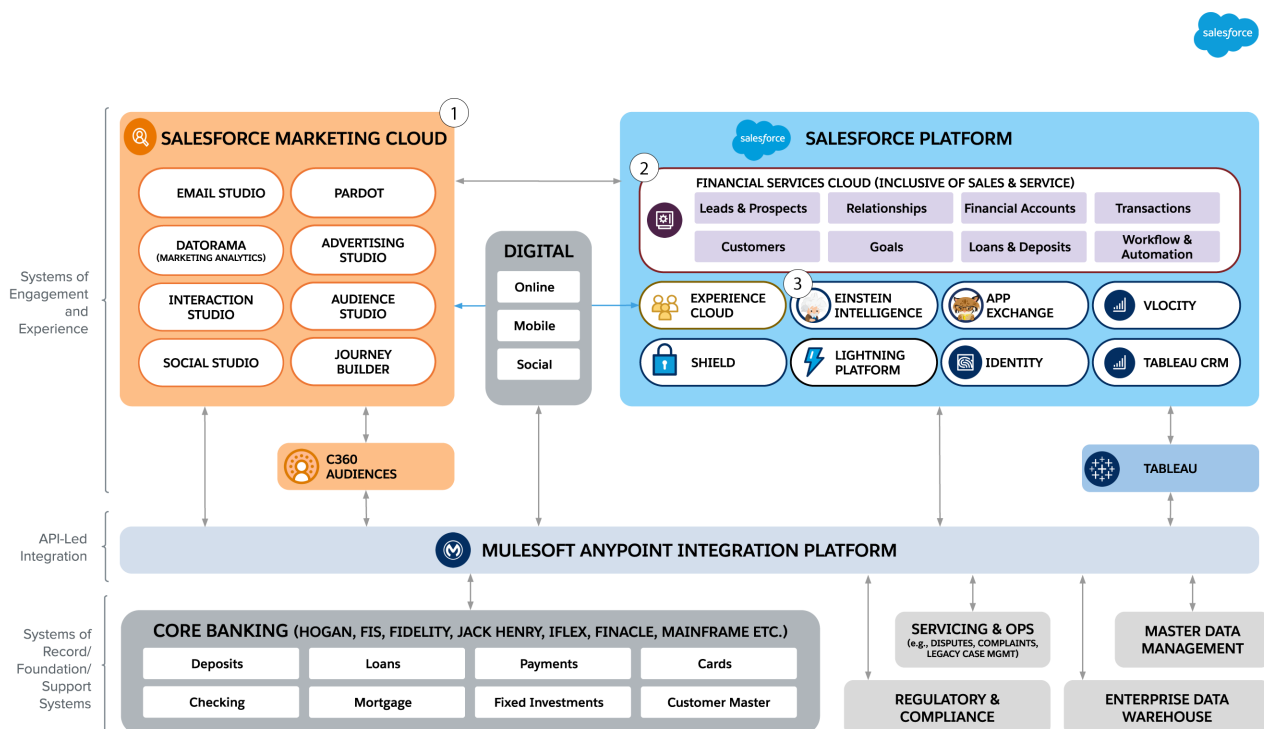
The process of seeding and growing a customer's profile flows through four stages as the customer's connection to the bank expands.

- An anonymous, unknown prospect identified as a single web browser
- A unique prospect identified by a cookie

- A known, named lead
- Fully connected customer with a comprehensively populated customer record

In the initial phase of the customer's onboarding journey, Marketing Cloud (1) gathers information about the prospect's expressed interests based on their digital interactions and areas they visit. At this point, the customer can be a known individual or an anonymous, browsing prospect.

Financial Services Cloud (2) incrementally captures more information about the prospect's needs, interests, and product choices based on their continued interactions. Financial Services Cloud and Marketing Cloud begin building a customer profile based on interaction data, without directly asking the customer for any data.

At the qualified lead stage, Einstein Intelligence (3) continually reviews the customer's inferred or declared product interests and optimizes the customer's experience in real time. AI helps in making appropriate suggestions at the right time to move the customer along their purchasing journey.

Banking Solution Architecture for Compliance Scenario

Understand key Salesforce architecture that helps retail banks improve their compliance and audit posture.
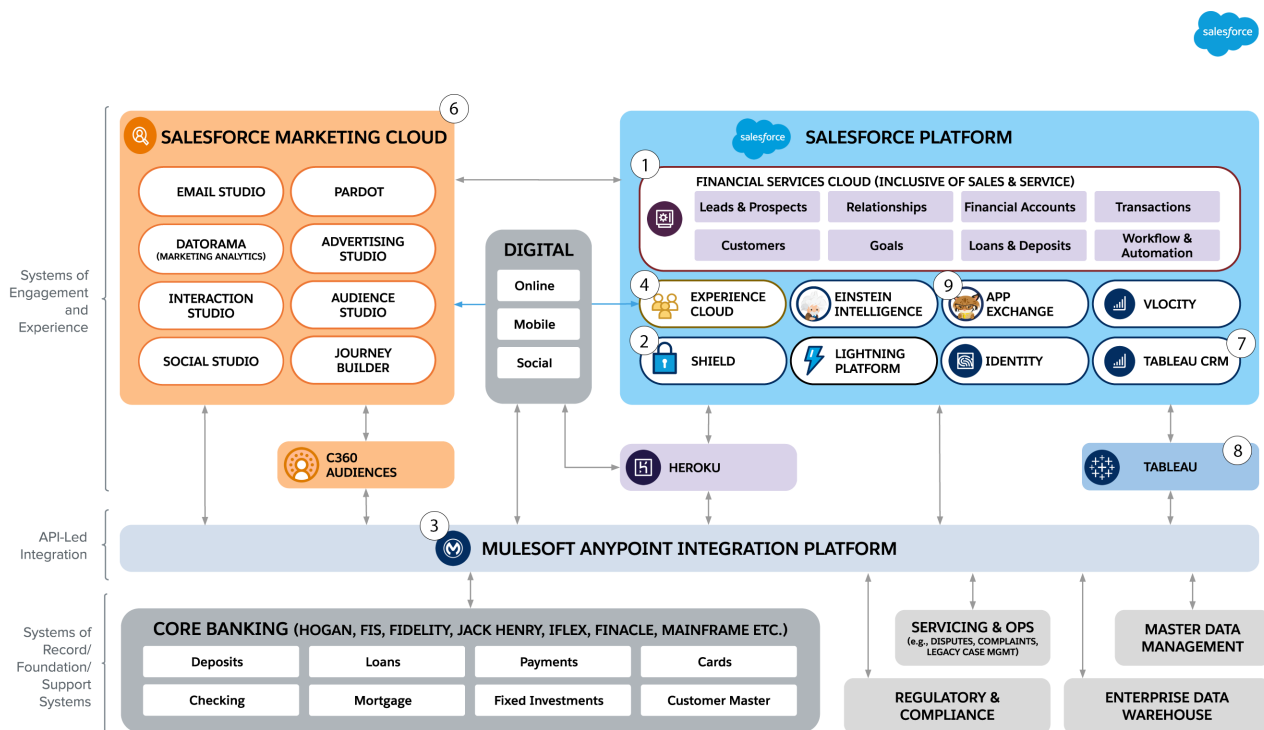
Harness the built-in compliance framework within Financial Services Cloud (1) to capture, track, report, and manage compliance activities.

Shield (2) provides enhanced audit trails for sensitive data, more logging and monitoring features with longer retention periods, and bring-your-own-key encryption for data at rest.

Mulesoft (3) integrates with and respects the extra controls that Shield and Salesforce Identity provide to further protect the customer and their data.

Experience Cloud (4) connects your digital experiences with your customer data. Integrate data from any source by pulling in data from Salesforce, third-party products, or legacy sources and linking it to Experience Cloud objects. Create tailored experiences by using integrated data to define audiences and target users with personalized content. Keep compliance on track by measuring, analyzing, and optimizing digital experiences with customizable Lightning Experience dashboards in the Experience Workspaces.

Identity (5) provides identity and access management (IAM) services. Create cloud-based user directories so user accounts and information are stored and maintained in one place, while making it available to other services or apps. Identify handles authentication services including multi-factor authentication, access management, and authorization for third-party app, app user provisioning, and event logging. Build customizations using API. Identity Connect integrates Microsoft Active Directory (AD) to allow users to access Salesforce without logging in again.

Salesforce Marketing Cloud (6) and Experience Cloud provide the ability to monitor cross-channel touchpoints and capture customer, partner, and employee interactions. Marketing Cloud also provides deeper experience analysis by reporting on a customer's view and click behavior.

CRM Analytics (7) and Tableau (8) integrate with compliance-related records to assemble, present, and report on required activities.

A wide variety of other partner solutions are available on AppExchange (9) to reduce the amount of internal effort and time required to enhance the level of compliance.

Banking Solution Architecture for Digital Experiences Scenario

Understand key Salesforce architecture for supporting digital transformation in the retail banking industry.
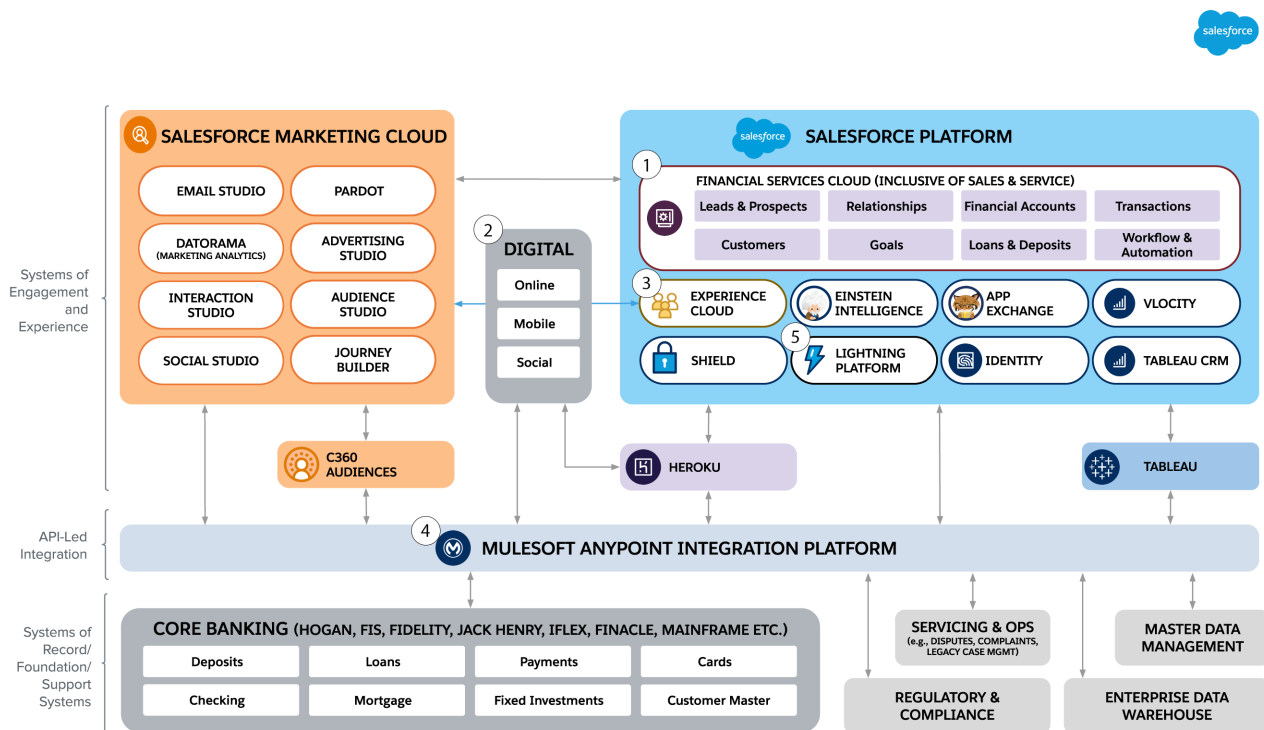
Financial Service Cloud (1) provides the foundational platform for digital transformation across the entire customer lifecycle. Data models within Financial Service Cloud enable rapid transformation from traditional to digital channels. Harness and ingest data from any existing digital channel (2), including web, mobile, social, app, text, and chat channels, to reach customers where they are.

Salesforce Knowledge and Experience Cloud (3) enable self-service across various topics so that customers can resolve issues without contacting the bank.

Mulesoft Anypoint Platform (4) allows integrations that optimize the customer's and the banker's time by creating reusable, automated flows that seamlessly complete transactions and communicate in real time.

Configure Lightning Platform (5) to send proactive notifications for self-defined or bank-defined events, saving customers time and money.

Banking Solution Architecture for Service Engagements Scenario

Understand key Salesforce architecture used to manage and close cases, engage customers with timely communications, and make secure connections with remote systems.
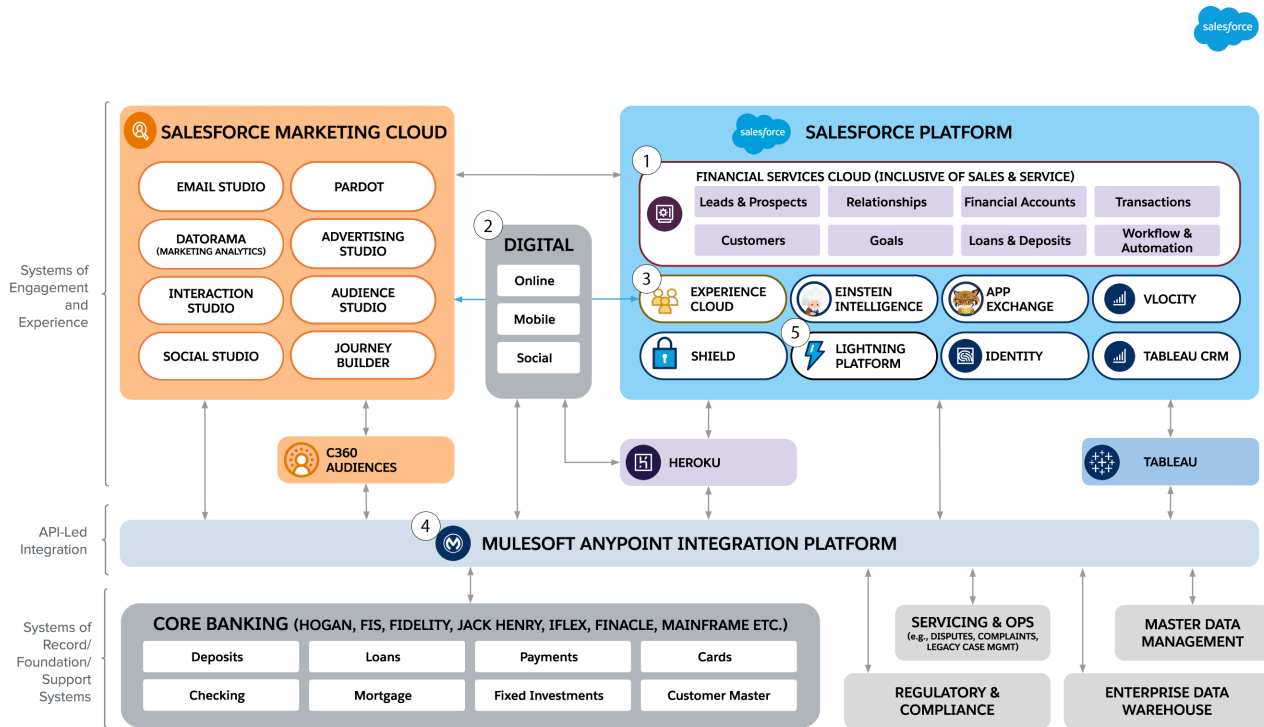
Financial Services Cloud, Marketing Cloud, and Mulesoft work together as a platform from which to transform customer service in the retail banking industry.

Financial Services Cloud (1) provides an engagement layer platform on which to build consolidated, intelligent, and time-saving customer service interfaces. Service agents and managers can resolve many types of issues immediately, leading to higher customer satisfaction and retention. For cases requiring multiple touch points and extended resolution times, having complete information presented in a single view allows for an improved customer experience and faster resolution.

Marketing Cloud (2) includes communication automation capabilities to create and build experience journeys and engagement with a customer before, during and after service interactions. The Marketing Cloud platform creates a smooth customer experience by triggering confirmation messages, follow-up emails, texts, status updates, and in-app notifications.

Mulesoft Anypoint Platform (3) enables rapid creation of APIs to connect servicing systems used across a financial services firm. Mulesoft uses a hierarchical API approach and provides a powerful and dynamic environment to run, maintain, and secure these new APIs from cybersecurity attacks.

Business Scenarios for Retail Banking

Business scenarios help you bridge the gap between your organization's business capabilities and the solutions needed to achieve your goals. For each scenario, discover a variety of Salesforce solutions that reduce your time to value and allow you to define a roadmap to build out your organization's functionality.

Successful execution of core functions requires an organization to have certain expertise, or business capabilities. Understanding what business capabilities are needed to achieve this scenario helps cross-functional teams in your organization align and better strategize around technology solutions.

Get the Most Out of Best Practices

Following best practices, and selecting the right solutions and products for your organization are key to a successful implementation of business scenarios. Follow these steps to make use of business scenarios.

1. Review business capabilities required to achieve this business scenario.

2. Assess the maturity levels of your organization's business capabilities.

3. Review the best practices with minimum maturity level to understand how your business can improve in each area of capability.

4. Review products and solutions to get quick time to value and build a roadmap as you increase your maturity.

To arrange a Business Capability Maturity Assessment, contact your Success Manager or Account Executive.

Explore Retail Banking Business Scenarios

Optimize Customer Onboarding

Streamlining onboarding as part of the digital transformation journey helps return to growth by building intelligent customer experiences across the customer lifecycle. Lay the ground work for efficient, personalized, and connected retail banking right from the start by establishing a customer profile.

Enable Operational Compliance

Streamline and simplify retail banking compliance processes to better adhere to regulations and reduce exposure to risk.

Elevate Digital Experiences

Meet customers' rising expectations for digital retail banking experiences by delivering personalized and connected experiences across all channels.

Transform Service Engagements

Deliver more intelligent service by unifying retail bankers, operations staff, and support agents around a single, shared system.

Optimize Customer Onboarding

Streamlining onboarding as part of the digital transformation journey helps return to growth by building intelligent customer experiences across the customer lifecycle. Lay the ground work for efficient, personalized, and connected retail banking right from the start by establishing a customer profile.

Optimize onboarding by integrating customer acquisition, discovery, compliance, and renewal to deliver a unified experience to customers and bankers alike. Remove friction from compliance motions and create a solid foundation for review and renewal by establishing a customer profile early on in the process. Enrich the process over time to address inefficiencies.

Products

These products can help you deliver intelligent field service.

*   Financial Services Cloud
*   Marketing Cloud
*   Tableau CRM

- MuleSoft
- Einstein AI

Solution Architecture

Review the Solution Architecture for Retail Banking Customer Onboarding to learn about Salesforce architecture related to this business scenario.

Solutions

Choose from Salesforce recommended solutions that you can implement immediately, and put together a roadmap to build out more mature capabilities over time. To help you find solutions that your business is ready for right now, we divided resources into three levels depending on complexity.

Beginning

- Be a Data-Driven Bank
- Marketing Cloud: Social Studio (Accelerator)
- Social Studio: Social Listening (Accelerator)
- Marketing Cloud: Advertising Studio (Accelerator)
- Email Studio: Building, Testing, and Sending Email (Accelerator)
- Email Studio: Email Marketing Best Practices (Accelerator)
- Journey Strategy (Accelerator)
- Marketing Cloud: Admin + Deliverability (Accelerator)
- Marketing Cloud: Content Builder (Accelerator)
- Marketing Cloud: Data and Segmentation Basics (Accelerator)
- Marketing Cloud: Sending SMS Messages= (Accelerator)
- Marketing Cloud: Email Reporting Basics (Accelerator)
- Learn to Work in Financial Services Cloud
- Structure Your Data in Financial Services Cloud
- Financial Services Cloud Basics

Intermediate

- Advertising Studio: Use Advertising Audiences(Accelerator)
- Audience Studio: Uncover Audiences Insights(Accelerator)
- Email Studio: Email Personalization Basics (Accelerator)
- Marketing Cloud: Marketing Cloud Connect Overview (Accelerator)
- Email Studio: Automate Email Segmentation (Accelerator)
- Marketing Cloud: Automate Data Imports (Accelerator)
- Marketing Cloud: Use Marketing Cloud Connect (Accelerator)
- Mortgage Mastery with Financial Services Cloud
- Record Rollups in Financial Services Cloud
- Customer Data Platform Basics

Advanced

- Marketing Cloud: Use Einstein Engagement Scoring - Accelerator (Accelerator)
- Open Banking Platform Strategy

For more information, contact your Success Manager or Account Executive.

Business Capabilities

For each capability, whether it's undeveloped or industry-leading, we provide implementation information that you can use to increase your business' maturity.

Foundational Capabilities to Optimize Customer Onboarding

Drive progress across the retail bank's business and deliver solutions for all business lines.

Marketing Capabilities to Optimize Customer Onboarding

Create brand and offering awareness for customers, and give the retail bank a rich, in-depth understanding of their customers.

Foundational Capabilities to Optimize Customer Onboarding

Drive progress across the retail bank's business and deliver solutions for all business lines.

CASCADING BUSINESS GOALS

Define the vision and strategy for every initiative within the product, and map it to overall corporate business goals.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Our programs loosely align with business, technology, and operations from a unified perspective, but our strategies aren't defined enough to enforce rigor between systems, people, and processes.
Recommended Maturity Level	3 (Practicing)	Our evolving framework guides alignment, speed, consistency, and trust for 50% or more of our business goals. We have a strategic initiative to target at least 75% within the next 5 years.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Define strategies for aligning business, technology, and operations.

2. Ensure that your business and operations teams support the technology delivery model.

3. Coordinate across your teams so that releases meet the most critical business needs.

4. To build trust with customers and stakeholders, plan quality assurance into all phases of each build, test, and release.

DEVELOPMENT APPROACH

Create a system that delivers regular releases at a comfortable pace.

Capability Maturity

> The minimum maturity level represents the most basic viable implementation. [Learn More](#)

Type	Level	Description
Minimum Maturity Level	1 (Beginning)	A multidisciplinary team delivers and releases business solutions, but stakeholders meet infrequently.
Recommended Maturity Level	2 (Emerging)	Business solutions are delivered and released in predictable, frequent batches, driving continuous value delivery to the business and our customers.

Best Practices

> To increase your business maturity for the capability, implement these recommendations.

1. Put together a multidisciplinary team of stakeholders who are positioned to shift to a model that works well for software and hardware.
2. Set up teams who understand the direct and indirect workflows that enhance the employee and customer experience.
3. To encourage innovation while attracting, renewing, and retaining talent, combine business goals and operations with value realization.
4. Create explicit criteria that a user story must meet before being accepted into the upcoming development cycle.
5. Write complete and comprehensive user stories.
   - Provide context to allow prioritization.
   - Show relationships between user stories.
6. Maintain a backlog of user stories.
7. To avoid costly back-and-forth discussion or rework, avoid starting work on features that don't have clearly defined completion criteria.
8. Allow teams to push back on accepting work on ill-defined features.
9. Plan releases and critical groups of functionality.
10. Display the entire solution from end-to-end.

RESEARCH AND DESIGN PRACTICE

To inform products, services, marketing, and processes design, set up a group of experts to examine what users want and need.

Capability Maturity

> The minimum maturity level represents the most basic viable implementation. [Learn More](#)

Type	Level	Description
Minimum Maturity Level	1 (Minimal)	Our practice is inconsistent, but we set up a group of business users to define problems, set a vision, build roadmaps, and implement solid changes.

Type	Level	Description
Recommended Maturity Level	2 (Emerging)	We implemented a basic framework to promote human-centered design and keep users' needs and experiences at the center of all decisions, business processes, and technology delivery.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Align people, processes, technology, and data around delivery of thoughtfully designed customer and employee journeys.

2. Have cross-functional teams across design, strategy, and operations collect feedback from customers, employees, partners, communities, and shareholders.

3. Encourage rapid and continuous delivery by establishing lean governance, human-led approaches to change, open lines of communication, and agility to make changes as needed.

4. Create an environment in which business and IT work together in partnership to determine how technology can drive business goals.

5. Encourage conscious efforts to improve communication, collaboration, and cooperation with a common vision for the free flow of information, collaboration tools, and cross-functional teams.

DATA PORTABILITY

Provide customers the ability to request or download their customer information in compliance with relevant privacy laws.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Customers are able to update communication preferences, download their own data, and request to be removed within a reasonable time frame. However, these features aren't available instantaneously or via self-service.
Recommended Maturity Level	3 (Practicing)	For the most common use cases, self-service capabilities allow customers to port their data with minimal friction.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Understand and honor what customers indicate they want done with their data, including the right to be forgotten or downloaded.

2. Focus IT and business partnerships on permitting data portability changes that are compliant with regulations and policies concerning consent and consumer rights.

3. Configure data processes and technology to be adaptable to changes in regulations and to function across geographic areas.

4. To accelerate execution and increase trust, reduce the complexity of the IT footprint. Innovate in the areas of automation, transparency, continuous integration, and continuous value delivery.

SECURITY ARCHITECTURE

Structure technology to prevent, detect, and mitigate risks to data and customer trust.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Technical best practices are used in some parts of the organization, but they aren't used universally.
Recommended Maturity Level	3 (Practicing)	All teams follow best practices, but we only update best practices on an ad hoc basis.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Designate an individual to own and maintain standardized definitions across all tools, and identify a source of truth.

2. Enable security and performance monitoring, and ensure that your checks for vulnerabilities include eCDN, WAF, third-party integrations, bot attacks, and throttling.

3. Ensure that development, security, and operations work together as one team.

4. Set up continuous deployment and operations monitoring.

5. Ensure that automation is in place and focused on continuous improvement.

6. Create a process to support short lead time to change, reduced mean recovery times, and frequent deployment.

Success Metrics

- Decrease the lead time to release
- Decrease the percentage of revenue to G&A
- Increase system reliability and resilience
- Increase data accuracy and trust
- Decrease the mean time to recovery

INFORMATION AND DATA ARCHITECTURE

Provide structure and artifacts that help facilitate relationships, access, and data and information locations, including backup, availability, and governance.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	A single course of truth architecture exists, but it isn't connected to all data centers and back-office teams or workflows.
Recommended Maturity Level	5 (Leading)	Our architecture delivers a scalable and adaptable platform, enabling a single source of truth and an end-to-end customer experience.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Create a set of repeatable and transferable practices and lessons learned by the systems of reference, record, and engagement across technology tools.

2. Consider basing best practices on industry-leading practices. Ensure that they're supported by cross-functional teams committed to their success.

3. Align technology structures with business practices to prevent, detect, and mitigate risks to data, and to improve customer experience, generate customer trust, and break down architectural silos.

Success Metrics

- Decrease the lead time to release
- Decrease the percentage of revenue to G&A
- Increase system reliability and resilience
- Increase data accuracy and trust
- Decrease the mean time to recovery

MONITORING

Judge system health and diagnose problems by collecting and reviewing data such as metrics, text logging, and structured event logging.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	We have policies and procedures in place that all teams follow to mitigate compliance risks, but they aren't used uniformly by each line of business or system.
Recommended Maturity Level	4 (Optimized)	Business solutions are delivered and released in predictable, frequent batches, driving continuous value delivery to the business and our customers.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Define your initiatives with stakeholders, and communicate with them about their business objectives and required compliance risk factors.

2. Ensure that the technology and development processes prioritize flexibility and swift iteration. And make sure that these processes use modular, agile platforms such as minimal custom-code, DevOps/CI/CD practices, citizen developers, and API-first principles.

3. Establish training and regular reviews of policy and procedures to standardize risk mitigation practices across all lines of business.

Success Metrics

- Increase release speed, quality, frequency, and predictability
- Decrease the lead time to delivery
- Decrease the percentage of revenue to G&A

- Increase data accuracy and trust
- Decrease the mean time to recovery

COMPLIANCE AND RISK MITIGATION

Ensure that solutions meet corporate compliance requirements, and mitigate risk by establishing a set of policies and procedures that all teams understand and follow.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We have a basic governance framework in place, but our teams don't always use it.
Recommended Maturity Level	3 (Practicing)	We have a continuously evolving governance framework that guides alignment, speed, consistency, and trust.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Set up a customer-centric framework for how the organization operates and makes decisions that improve goal alignment, mitigate business risk, and maintain compliance to deliver solutions at speed.

2. Design a flexible path forward to implement a governance framework that includes operating procedures and guardrails that ensure and maintain customer trust.

3. Create a comprehensive guidebook that can help shrink operational silos and improve distribution of responsibilities and scale.

Success Metrics

- Reduce the number of days to make a decision
- Reduce governance, development, duplication, rework, and failure costs
- Reduce operational risk and associated costs
- Increase the product or initiative's ROI
- Increase speed and percentage attainment of business key performance indicators (KPIs)

Marketing Capabilities to Optimize Customer Onboarding

Create brand and offering awareness for customers, and give the retail bank a rich, in-depth understanding of their customers.

PREFERENCE MANAGEMENT

Enable customers to convey and manage their communication preferences for content, language, channels, and basic privacy such as opt-outs. Use AI to infer preferences.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Customers are able to select preferences, but they can't easily update preferences.
Recommended Maturity Level	3 (Practicing)	Customers are able to select and update communication and privacy preferences easily.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Make it easier for customers to state and change their content, language, and channel preferences.

2. Make it clear to customers how to manage basic privacy considerations such as opt-ins.

3. Use AI to infer preferences.

4. Streamline preference management across touchpoints by incorporating preference management into your identity system.

CONSENT MANAGEMENT

Honor customer preferences for use of data and data portability. Comply with consent rights policies and regulations.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We use a basic approach to consent management where users are notified that they're automatically agreeing to our preferred consent settings. It's difficult for users to override our preferred settings.
Recommended Maturity Level	4 (Optimized)	Our consent management system requires some development to adapt to new or changing regulations. It uses positively declared, not automatic, consent. It's easy for users to see or change consent settings.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Allow customers to easily and flexibly manage right-to-be-forgotten tasks.

2. Ensure that customer data policies are compliant with current regulations and can be easily adapted to changes in regulations or by geographic area. Policies include:

   - Ensure that data processes port customers' data to other systems as much as possible.

   - Minimize degradation of the value of and ability to use customer data in other systems.

   - Allow customers to easily and flexibly manage their opt-in or opt-out status.

DATA GOVERNANCE

Deliver positive customer experiences by managing data assets and usage in accordance with organizational policy and relevant regulations, including data stewardship, quality, integrity, privacy, and security.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We have a basic governance framework in place, but our teams don't always use the approach across teams.
Recommended Maturity Level	3 (Practicing)	We use a policy-focused governance framework to drive efficiency. Deliverables are inconsistent but match our compliance needs across the organization.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. To ensure quality, availability, and compliance, strengthen data governance. Support testing, marketing measurement, and sentiment analysis by implementing a single view of the customer. Give business users access to data and insights so they can base decisions on facts. Make decisions using customer-centric key performance indicators, such as customer satisfaction, net promoter score, and customer lifetime value.

2. Grant all internal stakeholders insight into product usage and performance. Provide customer stakeholders with proactive insights.

3. We have a comprehensive, policy-oriented governance framework that ensures on-time delivery of business capabilities at the metadata level and APIs across all systems and processes.

4. To capture all business process and data flows, connect corporate, market, and business teams' data with back-office infrastructure and call centers.

5. Create an omni-channel journey for segments, contact groups, values, and region with product strategy and mix.

6. IT and business operate and are funded as one team focused on customer success. Technology is viewed as a force-multiplier.

7. Our organization always organizes teams around desired outcomes, not functional roles or silos in systems.

8. We follow a documented process to gather, interpret, and share all insights and product- and service-related data.

Success Metrics

- Increase the percentage of contacts with complete data
- Increase the average lifetime value per customer
- Reduce the unsubscribe rate, as measured by percentage
- Reduce the average cost per campaign
- Reduce the customer attrition rate

Enable Operational Compliance

Streamline and simplify retail banking compliance processes to better adhere to regulations and reduce exposure to risk.

The banking industry faces unrelenting pressure to adhere to regulations. Managing adherences and accountability in this constantly changing landscape traditionally requires dozens of systems, processes, and manual workarounds.

Systems designed to drive compliance behaviors reduce burdens on employees to remember when, what, and how to respond, reducing the risk of non-compliance. Building an agile framework of capabilities and security and accountability processes helps banks remain compliant while creating better experiences for customers and bankers.

Products

These products can help you streamline and simplify the compliance process.

- Financial Services Cloud
- Shield
- Marketing Cloud
- MuleSoft
- Experience Cloud
- Privacy & Identity (SSO)
- Analytics
- AppExchange

Solution Architecture

Review the Solution Architecture for Retail Banking Operational Compliance to learn about Salesforce architecture related to this business scenario.

Solutions

Choose from Salesforce recommended solutions that you can implement immediately, and put together a roadmap to build out more mature capabilities over time. To help you find solutions that your business is ready for right now, we divided resources into three levels depending on complexity.

Beginning

- Create and Send Targeted Emails
- Develop a Virtual Strategy for Your Business
- Google Analytics 360 Integration for Marketing Cloud

Intermediate

- Financial Services Cloud for Users
- Learn Privacy and Data Protection Law
- Protect Your Salesforce Data
- European Union Privacy Law Basics
- Enhance Service Cloud with Lightning Knowledge
- Administer Marketing Cloud

Advanced

- Secure Your Apps with Salesforce Shield
- Knowledge-Centered Service with Service Cloud
- Deliver IT Success with MuleSoft Catalyst
- MuleSoft Catalyst Playbooks

- Explore Integration Patterns and Practices

- Salesforce Blockchain Basics

- Learn About Open Source Blockchain Technologies

- Guide to Financial Services Cloud

- File Redacting Search Files and Mask Sensitive Data (AppExchange App)

- Data Mask Credit Card Masking and Credit Card Detection for Salesforce (AppExchange App)

- nCico is the Worldwide Leader in Cloud Banking (AppExchange App)

- Unlock Core Baking Systems and Digitize Customer Experiences

For more information, contact your Success Manager or Account Executive.

Business Capabilities

For each capability, whether it's undeveloped or industry-leading, we provide implementation information that you can use to increase your business' maturity.

Foundational Capabilities to Enable Operational Compliance

Increase maturity and drive progress across the business by implementing automation and tooling, data portability, monitoring, security architecture, and more.

Marketing Capabilities to Enable Operational Compliance

Create brand and offering awareness for customers, give the retail bank a rich, in-depth understanding of their customers, and provide customers with personalized guidance.

Foundational Capabilities to Enable Operational Compliance

Increase maturity and drive progress across the business by implementing automation and tooling, data portability, monitoring, security architecture, and more.

AUTOMATION AND TOOLING

A standard set of software tools that enhance and optimize the delivery of software and reduce toil for product teams.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	Our development, security, and operations management process follows an established cadence. We organize connected digital systems for sales and marketing. We incorporate most of our change management, data flow app, and execution processes. We automate application capabilities, tools, methodologies, and coaching.
Recommended Maturity Level	4 (Optimized)	Development, security, and operations are on the same team. We continuously deploy and monitor operations. We automate and focus on continuous improvement.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Empower applications and systems to deliver business solutions. Release in predictable, frequent batches. Drive continuous value delivery to the business and customers.

2. Empower business to build and deploy timely, compliant applications on secured and robust platforms. Allow technology to move at the speed of business.

3. Create cross-functional, durable teams that make decisions quickly. Include the associated skills, roles, and responsibilities to support the product.

4. Enhance the customer experience by enabling business to support and administer systems.

DATA PORTABILITY

Provide customers the ability to request or download their customer information in compliance with relevant privacy laws.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Customers are able to update communication preferences, download their own data, and request to be removed within a reasonable time frame. However, these features aren't available instantaneously or via self-service.
Recommended Maturity Level	3 (Practicing)	For the most common use cases, self-service capabilities allow customers to port their data with minimal friction.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Understand and honor what customers indicate they want done with their data, including the right to be forgotten or downloaded.

2. Focus IT and business partnerships on permitting data portability changes that are compliant with regulations and policies concerning consent and consumer rights.

3. Configure data processes and technology to be adaptable to changes in regulations and to function across geographic areas.

4. To accelerate execution and increase trust, reduce the complexity of the IT footprint. Innovate in the areas of automation, transparency, continuous integration, and continuous value delivery.

SECURELY MANAGE THIRD-PARTY INTEGRATIONS

Manage performance, ROI, best practices, and process improvements.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	1 (Beginning)	A multidisciplinary team releases and installs apps maintained by separate business lines. Stakeholders meet infrequently.
Recommended Maturity Level	2 (Emerging)	One team handles apps, security, and operations. We monitor business with continuous governance. We use ad hoc ingestion practices with regular checkpoints between infrastructures, operations, and business units.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Monitor, add, edit, and track the ingestion flow from iOt Applications data flows like systems of record, reference, and engagement.

2. Align high-level stakeholders from business, operations, and IT. Be aware of app-centric solution reference architecture. Combine the architecture with a governance and planning process for enterprise architecture-mapping diagrams.

3. Align and share solution patterns, data flows, and governance model playbooks from the same data set. Include engagement and activity updates for program management.

4. Encourage the use of periodic refreshes at least one time per quarter to ensure alignment with operations and business lines.

5. Enable individuals outside of sales to communicate changes in design patterns and data accuracy for distributed leadership. Own each line of business and operational systems of reference, engagement, and record.

6. Use relationship management to reflect key individual dynamics within the distributed application data flows for ingestion.

SECURITY ARCHITECTURE

Structure technology to prevent, detect, and mitigate risks to data and customer trust.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Technical best practices are used in some parts or the organization, but aren't used universally.
Recommended Maturity Level	3 (Practicing)	All teams follow best practices, but we only update best practices on an ad hoc basis.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Designate an individual to own and maintain standardized definitions across all tools, and identify a source of truth.

2. Enable security and performance monitoring, and ensure that your checks for vulnerabilities include eCDN, WAF, third-party integrations, bot attacks, and throttling.

3. Ensure that development, security, and operations work together as one team.

4. Set up continuous deployment and operations monitoring.

5. Ensure that automation is in place and focused on continuous improvement.

6. Create a process that supports short lead time to change, reduced mean recovery times, and frequent deployment.

Success Metrics

- Decrease the lead time to release

- Decrease the percentage of revenue to G&A

- Increase system reliability and resilience

- Increase data accuracy and trust

- Decrease the mean time to recovery

INFORMATION AND DATA ARCHITECTURE

Provide structure and artifacts that help facilitate relationships, access, and data and information locations, including backup, availability, and governance.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	A single course of truth architecture exists, but it isn't connected to all data centers and back-office teams or workflows.
Recommended Maturity Level	5 (Leading)	Our architecture delivers a scalable and adaptable platform, enabling a single source of truth and an end-to-end customer experience.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Create a set of repeatable and transferable practices and lessons learned by the systems of reference, record, and engagement across technology tools.

2. Consider basing best practices on industry-leading practices. Ensure that cross-functional teams support these practices and commit to their success.

3. Align technology structures with business practices to prevent, detect, and mitigate risks to data, and to improve the customer experience, generate customer trust, and break down architectural silos.

Success Metrics

- Decrease the lead time to release

- Decrease the percentage of revenue to G&A

- Increase system reliability and resilience

- Increase data accuracy and trust

- Decrease the mean time to recovery

MONITORING

Judge system health and diagnose problems by collecting and reviewing data such as metrics, text logging, and structured event logging.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	We have policies and procedures in place that all teams follow to mitigate compliance risks, but they aren't used uniformly by each line of business or system.
Recommended Maturity Level	4 (Optimized)	Business solutions are delivered and released in predictable, frequent batches, driving continuous value delivery to the business and our customers.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Define your initiatives with stakeholders, and communicate with them about their business objectives and required compliance risk factors.

2. Ensure that the technology and development processes prioritize flexibility and swift iteration, and that they use modular, agile platforms such as minimal custom-code, DevOps/CI/CD practices, citizen developers, and API-first principles.

3. Establish training and regular reviews of policy and procedures to standardize risk mitigation practices across all lines of business.

Success Metrics

- Increase release speed, quality, frequency, and predictability
- Decrease the lead time to delivery
- Decrease the percentage of revenue to G&A
- Increase data accuracy and trust
- Decrease the mean time to recovery

COMPLIANCE AND RISK MITIGATION

Ensure that solutions meet corporate compliance requirements, and mitigate risk by establishing a set of policies and procedures that all teams understand and follow.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We have a basic governance framework in place, but our teams don't always use it.
Recommended Maturity Level	3 (Practicing)	We have a continuously evolving governance framework that guides alignment, speed, consistency, and trust.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Set up a customer-centric framework for how the organization operates and makes decisions that improve goal alignment, mitigate business risk, and maintain compliance to deliver solutions at speed.

2. Design a flexible path forward to implement a governance framework that includes operating procedures and guardrails that ensure and maintain customer trust.

3. Create a comprehensive guidebook to shrink operational silos and promote distribution of responsibilities and scale.

Success Metrics

- Reduce the number of days to make a decision

- Reduce governance, development, duplication, rework, and failure costs

- Reduce operational risk and associated costs

- Increase product or initiative ROI

- Increase speed and percentage attainment of business key performance indicators

Marketing Capabilities to Enable Operational Compliance

Create brand and offering awareness for customers, give the retail bank a rich, in-depth understanding of their customers, and provide customers with personalized guidance.

SINGLE VIEW OF THE CUSTOMER

Align relevant data sources at the individual customer level to support customer-centric marketing efforts.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We lack a robust identity solution. Less than 25% of high priority data sources align.
Recommended Maturity Level	4 (Optimized)	We have a solid identity resolution, but it could be improved. About 75% of high-priority data sources align.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Identify the most critical data sources based on customer lifecycle stages and moments that matter, prioritizing the top 3–5 customer journeys. Use the top journeys to inform business requirements for data alignment or integration work.

2. Create a data model with primary and secondary customer ID fields and keys.

3. Use an identity solution to connect users across devices using deterministic and probabilistic approaches.

4. Add secondary priority data sources.

CUSTOMER-CENTRIC PORTFOLIO PLANNING

Use a customer-centric and iterative process that focuses on defining a vision, strategy, and roadmap for products and services.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	Each line of business has a team that regularly documents and updates clear business objectives and plans as strategies change.
Recommended Maturity Level	4 (Optimized)	Development, security, and operations are on one team. We continuously deploy and monitor operations. We automate and focus on continuous improvement.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Start with a clear vision and strategy. Create business objectives, ways to achieve them, and metrics to measure progress.

2. Define stakeholders to help understand vision and strategy from customer and employee perspectives of the journey.

3. Document obstacles for each of your objectives, and create action plans for each one. Include technology and strategy adoption.

4. Define a formal strategy to communicate objectives, metrics, and obstacles. Ensure alignment among all stakeholders.

DATA GOVERNANCE

Deliver positive customer experiences by managing data assets and usage in accordance with organizational policy and relevant regulations, including data stewardship, quality, integrity, privacy, and security.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We have a basic governance framework in place, but our teams don't always use the approach across teams.
Recommended Maturity Level	3 (Practicing)	We use a policy-focused governance framework to drive efficiency. Deliverables are inconsistent but match our compliance needs across the organization.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. To ensure quality, availability, and compliance, strengthen data governance. Support testing, marketing measurement, and sentiment analysis by implementing a single view of the customer. Give business users access to data and insights so they can base decisions on facts. Make decisions using customer-centric key performance indicators, such as customer satisfaction, net promoter score, and customer lifetime value.

2. Grant all internal stakeholders insight into product usage and performance. Provide customer stakeholders with proactive insights.

3. We have a comprehensive, policy-oriented governance framework that ensures on-time delivery of business capabilities at the metadata level and APIs across all systems and processes.

4. To capture all business process and data flows, connect corporate, market, and business teams' data with back-office infrastructure and call centers.

5. Create an omni-channel journey for segments, contact groups, values, and region with product strategy and mix.

6. IT and business operate and are funded as one team focused on customer success. Technology is viewed as a force-multiplier.

7. Our organization always organizes teams around desired outcomes, not functional roles or silos in systems.

8. We follow a documented process to gather, interpret, and share all insights and product- and service-related data.

Success Metrics

- Increase the percentage of contacts with complete data
- Increase the average lifetime value per customer
- Reduce the unsubscribe rate, as measured by percentage
- Reduce the average cost per campaign
- Reduce the customer attrition rate

Elevate Digital Experiences

Meet customers' rising expectations for digital retail banking experiences by delivering personalized and connected experiences across all channels.

Move beyond the traditional branch, phone, and email service channels to connect customer self-service, high-touch channels, data, and bankers in seamless and relevant ways. Let customers engage using their preferred channel, and provide bankers more time to focus on complex requests by expanding the use of digital channels across the entire customer journey.

Products

These products can help you streamline and simplify the compliance process.

- Financial Service Cloud
- Marketing Cloud
- Experience Cloud
- Tableau CRM
- Einstein Next best Action
- Mulesoft
- Digital Engagement

Solution Architecture

Review the Solution Architecture for Retail Banking Digital Experiences to learn about Salesforce architecture related to this business scenario.

Solutions

Choose from Salesforce recommended solutions that you can implement immediately, and put together a roadmap to build out more mature capabilities over time. To help you find solutions that your business is ready for right now, we divided resources into three levels depending on complexity.

Beginning

- Learn to Work in Financial Services Cloud
- Reaching the Summit of Success
- Customer Loyalty in Retail Banking

- Enhancing Client Trust During Turbulent Times
- Journey Builder: Journey Strategy (Accelerator)
- Email Studio: Admin and Deliverability (Accelerator)
- Marketing Cloud: Content Builder (Accelerator)
- Marketing Cloud: Data and Segmentation Basics (Accelerator)
- IMarketing Cloud: Email Reporting and Tracking (Accelerator)
- Service Cloud: Agent Productivity Features (Accelerator)
- Service Cloud: Chat for Lightning (Accelerator)
- Service Cloud: Lightning (Accelerator)

Intermediate

- Understand Your Web Users with Google Analytics
- Service Cloud: Dashboard Design (Accelerator)
- Service Cloud: Digital Engagement (Accelerator)
- Service Cloud: Deploy Chat (Accelerator)
- Service Cloud: Set Up Embedded Chat (Accelerator)
- Building a digital banking platform with APIs (Webinar)
- Legacy modernization: Maximize legacy investments
- Make Service Cloud Smarter with Einstein Bots and other AI features.
- Einstein Bots for Financial Services Cloud (AppExchange)
- Deloitte Digital Bank powered by Salesforce
- How Truist Uses Automation to Provide a Seamless Customer Experience
- Measure, monitor and grow with Self-Service Experience Best Practices
- Understanding Community Member Experience to Accelerate Adoption and Engagement in Digital Experience (Video, 19 minutes)
- Use AppExchange to Extend Digital 360 Solutions with Pre-built Solutions
- Marketing Cloud: Marketing Cloud Connect Overview (Accelerator)
- Email Studio: Automate Email Segmentation (Accelerator)
- Marketing Cloud: Automate Data Imports (Accelerator)
- Marketing Cloud: Use Marketing Cloud Connect (Accelerator)
- Einstein Case Classification and Next Best Actions (Accelerator)
- Service Cloud: Einstein Bots (Accelerator)

Advanced

- OneSpan Sign for Salesforce (AppExchange App)
- DocuSign eSignature for Salesforce (AppExchange App)
- Marketing Cloud: Use Einstein Engagement Scoring (Accelerator)

For more information, contact your Success Manager or Account Executive.

Business Capabilities

For each capability, whether it's undeveloped or industry-leading, we provide implementation information that you can use to increase your business' maturity.

Create brand and offering awareness for customers, and give the retail bank a rich, in-depth understanding of their customers, and provide customers with personalized guidance.

Adopt a customer-centric approach based on a complete view of retail banking customer interaction, and break down silos between business lines.

Marketing Capabilities to Elevate Digital Experiences

Create brand and offering awareness for customers, and give the retail bank a rich, in-depth understanding of their customers, and provide customers with personalized guidance.

CHANNEL STRATEGY AND MIX

Target customers with products, services, marketing, and channels, usually including direct sales, B2B commerce, and partner relationship management.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	4 (Optimized)	Our channel management process follows an established cadence and incorporates change management, enablement, and execution. Our process ensures that sellers have the right incentives, tools, methodologies, and coaching to perform.
Recommended Maturity Level	5 (Leading)	We use cross-channel data to consistently improve customer experience and drive business decisions, including use of AI and marketing automation journeys. We tailor channels to the nuances for each type of sale.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Align the channel strategy with the organization's wider go-to-market strategy.

2. Collaborate with sales, marketing, business units, and other key leaders to define a clear channel strategy. Align with the overall go-to-market strategy.

3. Establish the role, objectives, and targets of each channel.

4. Establish a framework for deciding the optimal customer, product, and channel combinations for serving customers.

5. Design for the downstream effects of the channel strategy on your sales capability and the wider business.

6. Create a consistent customer-centric experience across channels.

7. Create a uniform buying experience within and across channels.

8. Use design thinking and customer-centric processes to build experiences that align with how customers behave. Align with their preferred way of being served wherever possible.

Service Capabilities to Elevate Digital Experiences

Adopt a customer-centric approach based on a complete view of retail banking customer interaction, and break down silos between business lines.

CASE MANAGEMENT APPROACH

Manage a service request through to resolution. Include the routing, assignment, ownership, tracing, and related interactions.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	Cases are worked primarily through one system and on-screen UI. Extra systems and swivel-chairing still exist as needed.
Recommended Maturity Level	4 (Optimized)	Cases are worked through one cohesive system that intakes cases, sorts and routes them into queues, and enables full case lifecycle tracking and assistance.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Create and define queue priority, and align business and IT to the case routing process.

2. Define case record types and support processes.

3. Set up Email-to-Case and Web-to-Case.

4. Add an actions and recommendations Lightning component to the Lightning Service Console or other case record page layouts.

5. Set up a dashboard that surfaces a team's cases by status for a manager.

6. Set the organization that's aligned to actions associated with lifecycle stages.

7. Create escalation rule criteria, and sort rules from most complex to least complex.

8. Define business hours.

9. Define escalation actions. When a case escalates, you can send it to a different queue or user and send an email that notifies the case owner or others.

10. Create email templates that notify users when a case escalates, and include quick actions.

11. Set up macros to let service agents quickly respond to customers in a structured way.

12. Create email templates for case open, case close, and a case that escalates. Communication is key to ensuring a better customer satisfaction (CSAT) score.

13. Understand, track, and resolve customer service needs and questions that align with priorities and affect strategic business value.

CASE ROUTING AND ASSIGNMENT

Assign ownership of service requests based on type of request, relevant agent skills, availability, and equitable distribution based on agent performance goals.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Requests are routed to agents or queues based on interactive voice response selection.
Recommended Maturity Level	3 (Practicing)	Requests are routed to agents based on their relevant skills. The routing system accounts for agent availability and current workload.

Best Practices

To increase your business maturity for the capability, implement the recommended best practices.

- Align business and IT to the case routing process.
- Define case record types.
- Define support processes.
- Create and define queue priority.
- Set up Email-to-Case and Web-to-Case.
- Categorize and triage service requests early for accurate handling.
- Escalate request resolution based on priority and service level agreement (SLA) expectations.
- Automatically relate multi-channel correspondence and resolution notes to the case lifecycle providing productivity gains.
- Use assignment rules to automate service request assignment.
- Use omni-channel routing to automatically match cases to the agent with the best skill set to solve them.
- Allow higher maturity customers to route service requests directly to agents based on relevant expertise and availability.

CASE LIFECYCLE

Define milestones within the lifecycle of cases, and align the service organization around them.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	A process exists to escalate request resolution based on priority and SLA expectations. Agent queues and skills are maintained yearly and measured with CSAT scores.
Recommended Maturity Level	4 (Optimized)	Agents are able to quickly understand, track, and resolve customer needs. Issues are handled by the appropriate agent, who has access to interaction and lifecycle history. Agents have access to the 360-degree view of the customer.

Best Practices

To increase your business maturity for the capability, implement the recommended best practices.

1. Assign service agents to cases according to criteria like geographical region, language, and skill set required for successful resolution.

2. Train agents for new skills and as new products and services are introduced.

3. Ensure that all items in the backlog are prioritized. To enable regular, high-quality releases, follow a standard development approach using a common set of tools.

Success Metrics

- Decrease average case handling time
- Increase the case resolution rate
- Decrease the number of open cases

CASE COLLABORATION

Allow service agents to work cross-functionally and communicate in real time to address customer needs and resolve service requests.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	Multiple stakeholders can collaborate on the same service request. Agents are trained to @mention relevant personnel to assist on service requests.
Recommended Maturity Level	4 (Optimized)	We use feedback to enhance knowledge management. We implemented cross-service sharing and collaboration.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Create public chatter groups for each entitlement level that allows reps to ask their colleagues questions.

2. Create chatter groups for each service team.

3. Create reports and dashboards for service leadership to monitor chatter adoption.

4. Encourage service leadership to use chatter.

5. Use Quip for service, and connect Quip to Salesforce. Add Quip as a tab on the case record so agents can collaborate in real time on documents.

CASE NOTIFICATIONS

Notify customers of key milestones as their service request progresses.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Agents manage inbound and outbound omni-channel requests in a console, and they have in-console access to respond to follow-up requests via phone, chat, email, or on the case.
Recommended Maturity Level	3 (Practicing)	All of our agents have access to a 360-degree view of the customer, so every agent can quickly understand, track, and resolve needs. Cases are routed to the appropriate agent, with interaction and lifecycle history.

Best Practices

To increase your business maturity for the capability, implement the recommended best practices.

1. Implement a system that allows for building, testing, and releasing valuable system features with greater speed and frequency while maintaining quality.

2. Provide agents with a single source of truth for all case and case collaboration data.

3. Employ system administrations at scale, using employees' or customers' preferred channels.

Success Metrics

- Decrease the time to resolve cases
- Increase the case resolution rate
- Reduce the number of open cases

UNIFIED AGENT EXPERIENCE APPROACH

Improve customer satisfaction by smoothing agent-customer interactions, even when customers move from one agent to another. Deliver proactive, contextual information in a unified way that empowers agents and reduces effort.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We collect end user feedback. We have a strategy for creating a unified, intuitive experience for service agents.
Recommended Maturity Level	4 (Optimized)	Our service agents work cases through one connected process and use other systems only when necessary.

Best Practices

To increase your business maturity for the capability, implement the recommended best practices.

- Integrate all support channels. Provide access using an integrated interface that keeps information on context, smooths interactions, and reduces repetition.

- Provide agents with relevant customer context so they can provide the best service. Equip agents with tools for effective collaboration with other teams, such as case swarming ability.

- Empower agents to gather and build on collective knowledge to improve the knowledge base and self-service outcomes.

- Employ skills-based routing of cases to match customer requests with agents who have the most suitable skills.
- Measure and improve the entire customer experience using support data and customer analytics.

SELF SERVICE REQUEST TYPES

Allow customers to circumvent agent interaction by providing a direct, contextual channel. Offer issue resolution, profile management, learning, buying, service, and community questions and answers.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	4 (Optimized)	Customers work more complex service requests through the self-service channel. We surface recommended Knowledge articles based on key service request characteristics.
Recommended Maturity Level	5 (Leading)	Customers work complex requests through multiple self-service channels. Analyze key performance indicator (KPI) trends to identify more use cases for self-service to reduce volume on other channels. Most requests are deflected with the use of AI and chatbots.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. To create efficient and effective connected experiences, consider customer expectations with sales, service, and commerce.
2. Be aware of partner relationship management (PRM) strategies in a blended channel approach. Don't cause clashing or competing behaviors.
3. Create a dedicated ecommerce B2B manager role that manages the company's B2B commerce portal. Implement a digital team strategy, appoint ownership to an existing sales or service role, and identify process optimizations for service, sales, and PRM.
4. To ensure that sales and marketing leaders design in a customer-centric way, engage design thinking concepts.
5. Suggested solutions from self-service, such as Knowledge articles, help users solve cases quickly without interaction from agents.
6. Enable suggested articles when a partner, employee, or customer enters a new case. Configure the search engine to automatically look for articles that have keywords in common with the admin-selected case fields.
7. To create optimizations in service for agents and channels, enable AI for machine learning.
8. Manage variations in relationships across the channel mix by creating a support steering committee that aligns with the go-to-market strategy. Consider these angles for all variations.
   - What teams are in place to support across programs?
   - Are there enough resources to support?
   - What is the plan to address resource scarcity?
   - How are resources shared among the teams?
9. Ensure that actions reflect the desired customer perception of your company values by selecting and enabling customers with the right capabilities.
10. Consider policies in areas such as customer claims management and return material authorizations (RMAs), channel partner claims management, corrective action and preventive action (CAPA) root cause analysis, and supplier recovery.

Success Metrics

- Increase case deflection via self-service
- Increase customer satisfaction ratings
- Decrease service and support costs
- Increase customer retention rates

MESSAGING CHANNEL

Connect with your customers via messaging platforms such as SMS, Facebook Message, or WhatsApp.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	1 (Minimal)	We support just one messaging platform.
Recommended Maturity Level	2 (Emerging)	Our agents are trained to support multiple messaging channels. We have defined key performance indicators for every chat channel we support.

Best Practices

To increase your business maturity for the capability, implement the recommended best practices.

1. Identify priority chat channels, and locations and products to deploy messaging.
2. Organize your content to align to the right channels.
3. Establish operations and strategic key performance indicators.
4. Create and assign messaging permission sets.
5. Set up messaging channels.
6. Set up channels and routing.
7. Create auto-response messages and quick texts.
8. Test and deploy.

Success Metrics

- Increase case deflection numbers
- Increase first contact resolution rates
- Increase service and support sales amounts
- Reduce the number of agents needed per customer

CHATBOTS

Enable chatbots to deflect the most frequent support requests and improve agent workload.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	1 (Minimal)	Chat is enabled. Basic conversation is available to customers for specific products or services.
Recommended Maturity Level	2 (Emerging)	Chatbots are enabled across most services and used to answer routine questions.

Best Practices

To increase your business maturity for the capability, implement the recommended best practices.

1. Identify the most frequent support requests.

2. Create chat and chatbot use cases.

3. Define routing requirements.

4. Establish clear success measures, for example, bot escalation rates.

5. Identify key stakeholders within service and marketing for testing and design.

6. Configure and deploy.

7. Script chatbot dialogues and assign chatbots to the designated channel.

Success Metrics

- Increase the case deflection rate
- Increase the first contact resolution rate
- Increase service and support sales amount
- Reduce the number of agents needed per customer

Transform Service Engagements

Deliver more intelligent service by unifying retail bankers, operations staff, and support agents around a single, shared system.

Customers don't want to repeat their story every time they interact with the bank. Repetition becomes frustrating, especially when the customer has a complex service request that requires multiple touches and extended time to resolve.

Remove barriers by creating a connected, personalized experience across channels and locations. Connect AI to offload standard service requests, speeding case resolution and giving bankers and agents more time to focus on complex requests. When engagements are built around the customer journey, every channel and employee work from the same single source of truth in resolving requests.

Products

These products can help you create customer profiles.

- Financial Service Cloud
- Marketing Cloud
- Experience Cloud
- Mulesoft
- Digital Engagement

Solution Architecture

Review the Banking Solution Architecture for Service Engagements Scenario on page 12 to learn about Salesforce architecture related to this business scenario.

Solutions

Choose from Salesforce recommended solutions that you can implement immediately, and put together a roadmap to build out more mature capabilities over time. To help you find solutions that your business is ready for right now, we divided resources into three levels depending on complexity.

Beginning

- Service Cloud: Agent Productivity Features (Accelerator)
- Service Cloud: Chat for Lightning (Accelerator)
- Service Cloud: Lightning (Accelerator)
- Service Cloud: Plan Your CTI Implementation (Accelerator)
- Service Cloud : Dashboards Fast Start (Accelerator)
- Service Cloud: Dashboard Design (Accelerator)
- Financial Services Cloud Basics
- Structure Your Data in Financial Services Cloud
- Connect with Customers Using Financial Services Cloud
- How To: Service Cloud: Plan your CTI Implementation

Intermediate

- Service Cloud Einstein (Accelerator)
- Getting Started: Service Cloud: Einstein Bots (Accelerator)
- Service Cloud: Automate Work Distribution With Omni-Channel (Accelerator)
- Service Cloud: Automate Your Case Management (Accelerator)
- Service Cloud: Deploy Messaging (Accelerator)
- Structure Your Data in Financial Services Cloud
- Connect with Customers Using Financial Services Cloud
- Financial Services Cloud Specialist
- Financial Services Cloud
- Service Cloud: Automate Work Distribution With Omni-Channel (Accelerator)
- Service Cloud: Automate Your Case Management (Accelerator)
- Service Cloud: Deploy Messaging (Accelerator)

Advanced

- Get Started with Security Awareness
- Build Great APIs and Integrations with MuleSoft
- API Lifecycle Management with Anypoint Platform
- Go Digital Fast with the Salesforce Customer 360
- The Easiest Path from Salesforce Lead to Loan in Blend (AppExchange App)
- Streamline Account Opening with Onfido (AppExchange App)

- Conga Composer | Document Generation & Reporting for Salesforce Made Easy (AppExchange App)
- Q2 Lending - Powerful Digital Lending and Leasing Solutions (AppExchange App)
- Financial Services Cloud Administrator Guide
- Financial Services Cloud Developer Guide
- Financial Service Firms Find Value in APIs

For more information, contact your Success Manager or Account Executive.

Business Capabilities

For each capability, whether it's undeveloped or industry-leading, we provide implementation information that you can use to increase your business' maturity.

Foundational Capabilities to Transform Service Engagements

Increase maturity and drive progress across the business by implementing customer-centric performance planning and a business value model.

Marketing Capabilities to Transform Service Engagements

Create brand and offering awareness for customers, give the retail bank a rich, in-depth understanding of their customers, and provide customers with personalized guidance.

Foundational Capabilities to Transform Service Engagements

Increase maturity and drive progress across the business by implementing customer-centric performance planning and a business value model.

CUSTOMER-CENTRIC PORTFOLIO PLANNING

Use a customer-centric and iterative process that focuses on defining a vision, strategy, and roadmap for products and services.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	Each line of business has a team that regularly documents and updates clear business objectives and plans as strategies change.
Recommended Maturity Level	4 (Optimized)	Development, security, and operations are on the same team. We continuously deploy and monitor operations. We automate and focus on continuous improvement.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Start with a clear vision and strategy. Create business objectives, ways to achieve them, and metrics to measure progress.

2. To help understand vision and strategy from the customer and employee perspective of their journey, define stakeholders.

3. Document obstacles for each of your objectives, and create action plans for each one. Include technology and strategy adoption.

4. Define a formal strategy for communicating objectives, metrics, and obstacles. Ensure alignment among all stakeholders.

BUSINESS VALUE MODEL

Articulate business value during development and transformation. Establish strategic and operational key performance indicators (KPIs).

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We champion ideas and turn vision into outcome statements. We don't have a formal process for improving the speed from idea to solution delivery.
Recommended Maturity Level	3 (Practicing)	We use customer and business insights to inform all decisions by leadership and individuals across the company.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Define a release roadmap for individual projects.

2. Maintain orchestrated release roadmaps and dates in a single location. Share visibility across lines of business.

3. Define backlog requirements using business priority.

Success Metrics

- Increase innovation speed to market
- Increase product feature success, adoption, and usage
- Reduce product failure and rework costs
- Attain more business KPIs such as revenue, cost savings, and efficiency
- Improve customer satisfaction (CSAT) and net promoter score (NPS)

Marketing Capabilities to Transform Service Engagements

Create brand and offering awareness for customers, give the retail bank a rich, in-depth understanding of their customers, and provide customers with personalized guidance.

CUSTOMER SEGMENTATION

Divide shoppers and prospects into logical segments to inform customer experience strategy.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	3 (Practicing)	We define customer segments based only on a combination of demographics and behaviors.

Type	Level	Description
Recommended Maturity Level	4 (Optimized)	We define customer segments based on a combination of demographics, behaviors, and attitudes.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Establish marketing goals for this segment.

2. Determine audience behavioral goals in context, for example, what a consumer can reasonably be expected to do in a specific circumstance. Good sources of behavioral data include the following.

   - Conversions
   - Specific site section visitors
   - Top funnel visitors
   - Users who were exposed to or clicked digital media
   - High value visitors
   - Visitor churn

3. Formulate hypotheses about your audience that you want to validate with segment creation and analysis.

4. Before creating a segment, review existing segments to determine if they're a potential match.

5. Create audience segments using multiple criteria including behavior, preferences, demographics, and lifestyle. Prioritize first-party data over second-party data, and second-party data over third-party data.

6. Name segments according to a standard pattern. Include contextual words or abbreviations to make it easier to find and share segments with others.

7. If possible, use recency and frequency information to modify your segment definitions.

8. Create an intuitive segment taxonomy (a classification schema, like a hierarchy or folders).

9. Examine the size of the audience. Consider whether it requires immediate nurturing to grow.

10. Determine if the segment is incremental to your existing or target audience. If not, modify criteria for inclusion in the segment.

11. Document and share the why, how, overlap, details, and persona of the segment you created.

PERSONA AND JOURNEY MAPPING

A journey map documents all the interactions a customer has with a brand around a single objective, product, or service. Organizations use persona-driven journey mappings to better understand the unique needs and interactions of different types of customers.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Key stakeholders and business units plan what they measure and identify from a customer lifecycle.

Type	Level	Description
Recommended Maturity Level	3 (Practicing)	We have a human-centered design approach. We put user needs and experiences at the center of decisions, business processes, and technology deliveries.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. Create a questionnaire that maps customer assets and liabilities into different segments.

2. Feed net worth into a segmentation model.

3. Maintain customer lifetime value (CLV) analytics across business lines to understand the customer's commercial potential.

4. Consider which sales and service channels are profitable for the customer segment and margins.

5. Refresh data based on automated customer analytics such as tax filing and deposit information.

6. Assign customers to bankers based on their segment and needs.

Success Metrics

- Increase user adoption
- Decrease effort score
- Increase customer, user, and partner satisfaction
- Increase customer, employee, and partner retention
- Increase lifetime value

LIFE EVENTS MARKETING

Understand the life stage and life events such as owning a home, purchasing assets, making career mores, and having a family. Evaluate and capture the customer's financial skills.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	We consider whether to use leads or opportunities for referrals depending on the required qualification process.
Recommended Maturity Level	3 (Practicing)	We use a customer segmentation model based on legal and commercial requirements related to their skills. We use questionnaires for each channel, such as branches and self-service.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. To understand sales potential and whitespace, use an individual Customer 360 record with relevant data from different lines of business.

2. Integrate legacy systems. Use required data on the core Salesforce platform to make predictions.

3. Use Next Best Action. Have an adaptive model that recommends offerings based on likelihood to buy.

4. Consider whether to use leads or opportunities for referrals depending on the required qualification process.

5. Create and maintain a list of regulatory requirements related to customer skills and awareness and limitations they set.

6. Design a customer segmentation model based on legal and commercial requirements related to their skills. Consider professional and non-professional investors. Define available journeys and offerings for each segment.

7. Create questionnaires for each channel, such as branches and self-service.

8. Use a customer questionnaire for each segment to evaluate their financial situation. Link answers to sales processes.

AUDIENCE ACTIVATION

Proactively target or suppress defined audiences in support of customer-centric marketing.

Capability Maturity

The minimum maturity level represents the most basic viable implementation. Learn More

Type	Level	Description
Minimum Maturity Level	2 (Emerging)	Less than 25% of our campaigns include audience targeting.
Recommended Maturity Level	3 (Practicing)	About 50% of our campaigns include audience targeting.

Best Practices

To increase your business maturity for the capability, implement these recommendations.

1. List all marketing campaigns and initiatives.

2. Identify which audiences to target or suppress.

3. To set realistic expectations, examine the match rates with the marketing platforms and partners where the segment is activated. If the estimated size of the matched segment population is low, consider adding or activating more segments that don't have heavy overlap.

4. Depending on your campaign objectives and category, monitor audience reach and performance daily or weekly.

5. Classify and document each campaign, initiative, and audience using metadata descriptors.

6. Keep documents updated to understand overlapping targeting and audience targeting duplication.

7. Measure the percentage of marketing campaigns and initiatives that use targeting or suppression.

8. Create target percentages by quarter. Include data showing progress in monthly transformation roadmap reviews.

9. Report out monthly to senior marketing and executive leadership along with improvements in key progress indicators.

Success Metrics

- Acquire new customers
- Improve click-through rates
- Increase campaign ROI
- Reduce customer acquisition costs
- Increase CLV

Explore Solution Kits for Retail Banking

Enhance your cross-cloud business by implementing one or more solution kits. Get product recommendations, workflow details, and instructions to help you implement the solution from start to finish.

Related Content

Take Trailhead modules related to this solution.

- Salesforce Solution Kits: Quick Look

Solution Kit	View in Salesforce Docs	Download Kit as a PDF
Deflect Retail Banking Cases Manage a high volume of customer case requests.	View Now on page 47	
Deliver Seamless Journeys to Financial Services Customers Use Marketing Cloud tools and journeys to acquire, onboard, and engage Financial Services customers.	View Now on page 54	
Schedule Banking Appointments Implement scalable processes to let customers schedule appointments to meet locally managed or customer-preferred social distancing preferences.	View Now on page 65	

SEE ALSO:

Salesforce Solution Kits: Quick Look

Deflect Retail Banking Cases

Manage a high volume of customer service requests related to retail banking.
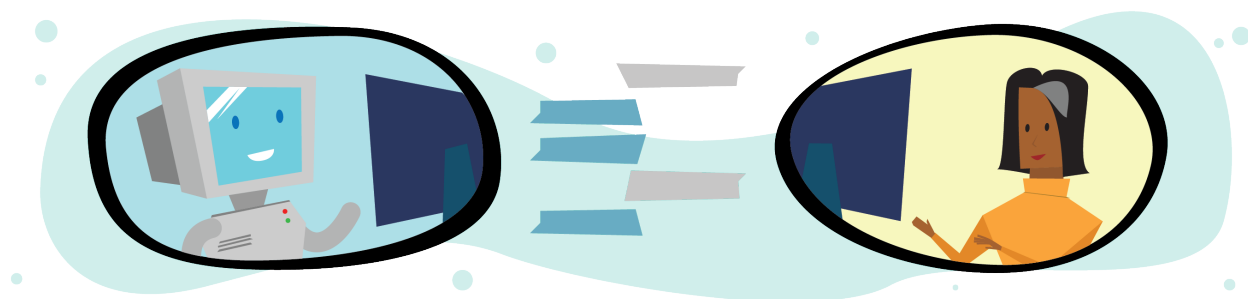
Get Started

This kit helps financial institutions handle a high volume of service requests. Salesforce cross cloud tools provide digital channels to manage this anticipated volume. The tools in this solution kit address customer's needs responsively while reducing traffic to call centers and adding visibility to the process.

Explore system architecture related to this solution.

- Industry Blueprint for Retail Banking on page 1
- Reference Architecture for Retail Banking on page 3
- Solution Architecture for Retail Banking on page 6

Take Trailhead modules related to this solution.

- Salesforce Solution Kits: Quick Look
- Customer 360 Guide for Retail: Quick Look
- Customer 360 Guides: Quick Look

This solution kit helps you:

- Drive customers to information and solutions delivered via digital channels.
- Automate simple case requests to offload call center volume.
- Deliver a personalized customer experience when you connect Service Cloud and Marketing Cloud.
- Limit human interactions on cases that require a phone conversation because of sensitive or specific information.
- Track the solution's impact against your call center and financial portfolio.

Required Products

- Marketing Cloud Enterprise 2.0
- Experience Cloud
- Einstein Bots
- Service Cloud

Workflow
Learn how data flows through the configurations when you deflect retail banking cases.

Design Considerations
Keep these design considerations in mind when you deflect retail banking cases.

Configurations

Use these configurations to deflect retail banking cases.

SEE ALSO:

Deliver Seamless Journey for Financial Services Customers

Coupon Redemption Solution Kit

Order on Behalf Of Solution Kit
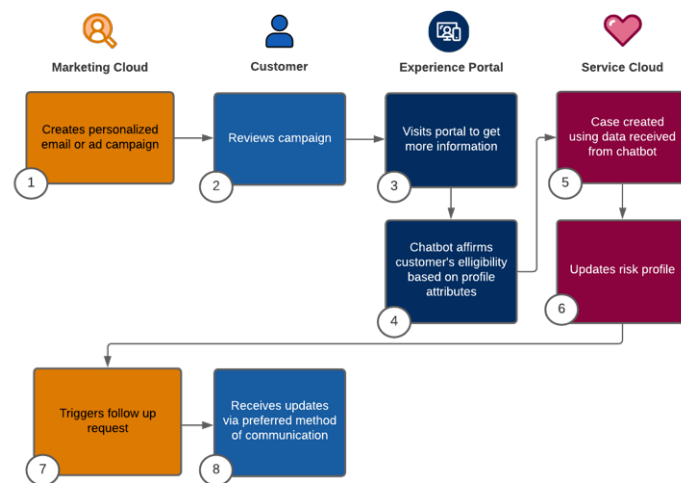
View Order History and Cancel Orders Solution Kit

Personalized Marketing Recommendations Solution Kit

Transactional Emails Solution Kit

Workflow

Learn how data flows through the configurations when you deflect retail banking cases.

Workflow

This diagram illustrates the retail banking case deflection workflow.

1. Marketing Cloud creates a personalized email or ad campaign based on the customer's profile.
2. The customer opens the email or campaign communication.
3. The customer is directed to the Experience Cloud portal for more information.
4. The chatbot affirms the customer's eligibility based on profile attributes.
5. A case is created using the information the chatbot received.
6. Marketing Cloud updates the customer's risk profile.
7. Marketing Cloud automatically triggers a follow-up request for the customer.
8. The customer receives updates via their preferred method of communication.

Related Content

Take the next steps in this implementation.

- Design Considerations
- Configurations

Design Considerations

Keep these design considerations in mind when you deflect retail banking cases.

Key Considerations

Understand your choices when deflecting retail bank cases.

Use Einstein Bots vs Web-to-Case

To ease your service agent's loads, consider Einstein Bots. Bots can answer questions, handle intake, and capture requests that don't require a person to respond. That frees your agents to handle more complex issues. Bots also can gather prechat information to save your agents time. Use bots as a way to help deflect large volumes of cases. You can use Web-to-Case or existing process automation as an alternative to bots.

Weigh Pros and Cons of an Experience Cloud Portal Versus an Existing Website

Experience Cloud portals provide an easy way to extend information that already resides in your CRM directly to customers. Your current website and CRM practices can seem to adequately expose cases and any customer details that you're tracking without taking on the task of building a portal. And Your customers can also employ an existing website for capabilities such as single sign-on. However, after you integrate its Experience Cloud portals integrated with your CRM, Experience Cloud portals offer you solution that requires little development. The portals tie directly into your service platform and reduce traffic to your call center for high-volume requests.

Secure Your Experience Cloud Site

For public, unauthenticated portals, follow the best practices guidelines on securing your Experience Cloud site.

Secure Confidential Data

Use Salesforce Shield and platform encryption for your highly confidential data.

Performance and Scalability Considerations

The performance and scalability of your case deflection solution are crucial to its success.

Consider these attributes that enhance performance.

- Make user creation and registration lightweight and asynchronous. Consider performing operations in batches.
- Understand the performance implications of concurrency on landing pages. Perform robust performance testing to examine the effects of custom components on a single page and the total registered users. Avoid hitting limits for Experience Cloud portals.
- Consider the design complexity of landing pages. Analyze the number of custom components on a single page and the complexity of the sharing sets in your Salesforce environment.
- Improve performance by setting up a Salesforce Experience Cloud Content Delivery Network (CDN).
- Enable Event Monitoring and set up dashboards to watch front-end and back-end performance.
- Review the Concurrency Limits Module and volume-sensitive Governor Limits doc.

Scaling under load is key to success. Work with your account team and CSM to determine the best approach if you expect new users to be registered or created at high volumes in a short time. Consider these resources for more on scaling limitations and guardrails.

- Flow Limits and Considerations
- Experience Cloud Sites Usage Allocation

Recommended AppExchange Apps

Incorporating eSignature capability is a timesaving way to advance necessary document processing.

The DocuSign eSignature for Salesforce app is a powerful, convenient, and legal way to remotely register customer sign-off on necessary documents.

Related Content

←	Review earlier steps in this solution. • Workflow
→	Take the next steps in this implementation. • Configurations

Configurations

Use these configurations to deflect retail banking cases.

The Deflect Case Volume solution configures cross-cloud Salesforce products to work together. The key components are Marketing Cloud, Customer Portals, Einstein Bots, and Service Cloud. Salesforce administrators can build dashboards to track and analyze the solution.

Step 1: Configure the Campaign in Marketing Cloud

Find customers who are most likely to qualify for a request and target them with an email campaign. The email contains links to a self-service customer portal.

Use Marketing Cloud to create a profile of at-risk customers. Then configure and launch an email campaign to invite customers to get started on their requests via the portal.

- Setup Marketing Cloud Connect
- Build and configure the email campaign to target customers' profiles most likely to be at risk.
- Set up mass emails to throttle down in anticipation of heavy response rate.
- Drive recipients to the customer authentication portal via a link in the email.

Step 2: Set Up a Customer Portal in Experience Cloud

Create a Knowledge Base (KB) with informative articles on case processing. Assign KB owners and create a process to update articles as new laws and best practices emerge. Create a channel menu and an Einstein Bot to deflect call traffic and link to the KB.

The goal of this step is to create a self-service digital portal. The portal informs customers as they create case requests.

- Build out a Knowledge Base (KB) with articles that inform customers about COVID-19 topics with a focus on potential implementations and the latest updates.
- Identify key personnel to update KB articles as changes in government mandates arise. Build out a review and approval process to expedite those updates.
- To drive customers to digital channels, implement a channel menu.
- Consider audience-targeted content based on the customer profile in the Experience Cloud site.
- To handle basic call deflection and link to knowledge base articles, implement an Einstein Bot.

Step 3: Define Process Automation with an Einstein Bot

Gather existing customer and desired case data, and request customer buy-in on a preferred communication protocol to track progress. Create a bot to update records across Salesforce Service Cloud.

This task assures that customer-provided data and case requests are processed and obtain buy-in from customer on how best to update them.

- Gather data from the customer regarding the case request.
- Create an Einstein Bot that updates existing CRM platforms (Salesforce Service Cloud) with immediate short-term extensions to other back-end processing systems.
- Validate that follow-ups to customers use their preferred contact methods and that customers have given consent to be contacted.
- Incorporate email follow-ups and confirmation with optional e-signature integration that confirm case requests.
- Identify the desired means of communication for future contact such as phone, email, or SMS.

Step 4: Configure Service Cloud to Manage Requests

Create a case management process to handle a range of high-volume case request scenarios. Set up an internal Knowledge Base to inform decision-makers of the latest government and institutional mandates.

- Establish criteria for customers at further risk of default that divert them to the best available courses of action.
- Establish key milestones and escalation paths based on corporate standards and mandated government guidelines.
- Create custom record types, case routing, and management processes for case requests.
- Identify key document requirements and internal processes and procedures for verification.
- Create an internal KB containing article updates to CARES Act requirements.
- Link existing available information to case records.
- Create processes and workflows that support case processing.

Step 5: Configure Journey Builder in Marketing Cloud

Use Salesforce Marketing Cloud and Journey Builder to automate updates and notifications as customer cases are processed.

This key component task automates much of the case management, including issuing updates to customers. It does so by establishing a process that is standardized yet responds to customer-specific concerns.

- Configure the entry event for Journey Interaction based on the customer profile in the case.
- To automate updates on cases and create tasks or any other follow-up actions for case servicing specialists, use Journey Builder activities.
- Automate notification messages based on updates to case stages or customer-required steps. See Service Cloud case management.
- Include notifications that reflect the preference options offered to the customer in the bot and stored within the case data.

Step 6: Use Dashboards to Track and Analyze the Solution

Create dashboards that follow key metrics. The dashboards provide insights into how well the solution is meeting expectations. Dashboard reports can also indicate areas of improvement.

This key component task provides visibility to the success and impact of case deflections.

Identify and build dashboards that capture and display performance data for tracking the initiative, including:

- Call volume and throughput.
- Financial portfolio impacts.
- Current stage and process metrics.
- Call resolution metrics.
- Compliance documentation updates to customer facing and internal KBs.

Related Content

Review earlier steps in this solution.

- Workflow

- Design Considerations

SEE ALSO:

Public Customer Community

Einstein Chatbot

Omni Channel Routing

Set Up Queues

Set-Up and Manage Salesforce Communities

Salesforce CMS

Manage Your Community's Pages and Their Properties in Experience Builder

Admin Beginner

Service Cloud Basics

Service Cloud for Lighting Experience

Omni-Channel Readiness and Digital Engagement

Service Cloud Agent Productivity

Einstein Bot Basics

Getting Started: Platform: Application Security

Insights: Service Cloud: Dashboards Fast Start

How To: Service Cloud: Automate your Case Management

How To: Service Cloud: Design your Lightning Console

How To: Service Cloud: Automate Work Distribution with Omni-Channel

Getting Started: Service Cloud: Digital Engagement

Getting Started: Service Cloud: Einstein Bots

Getting Started: Community Cloud: Customer Community Fast Start

How to: Community Cloud: Build a Customer Community

How to: Community Cloud: Create a Public Knowledge Base

Deliver Seamless Journeys to Financial Services Customers

Use Marketing Cloud tools and journeys to acquire, onboard, and engage financial services customers.
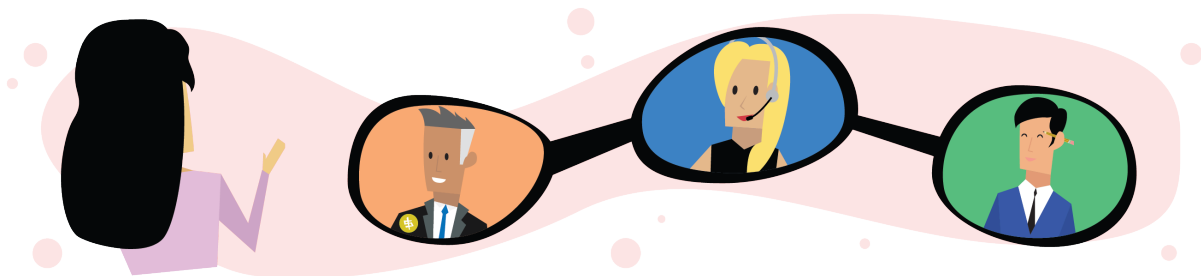
Get Started

Explore system architecture related to this solution.

- Industry Blueprint for Retail Banking on page 1
- Reference Architecture for Retail Banking on page 3
- Solution Architecture for Retail Banking on page 6

Take Trailhead modules related to this solution.

- Salesforce Solution Kits: Quick Look

This kit provides a starting point in onboarding Financial Services clients. Use Salesforce data and Marketing Cloud tools to offer personalized journeys. Interact with customers based on profile, interests, preferences, behavior, and needs. Deliver 1:1 digital experiences to end consumers with personalized content across channel and device.

Deploy personalized and relevant journeys to engage with bankers, agents, and advisors. Interact during all phases of the financial agent's lifecycle, from onboarding new employees to on-going engagement and enablement.

This solution kit helps you:

- Deploy customer and employee journeys quickly using Salesforce data.
- Give your customers and agents a personalized and connected experience.
- Gain insights into your customer's interests, needs, and preferences.
- Increase engagement, wallet share, and productivity.

Required Products

- Salesforce CRM, such as Financial Services Cloud, Sales Cloud
- Salesforce Scheduler for scheduling appointments
- Marketing Cloud with Journey Builder
- Marketing Cloud Connect Managed Package
- Deployment Manager on AppExchange

Implement This Solution

Workflow
Learn how data flows through the configurations when you deliver seamless journeys to financial services clients.

Design Considerations
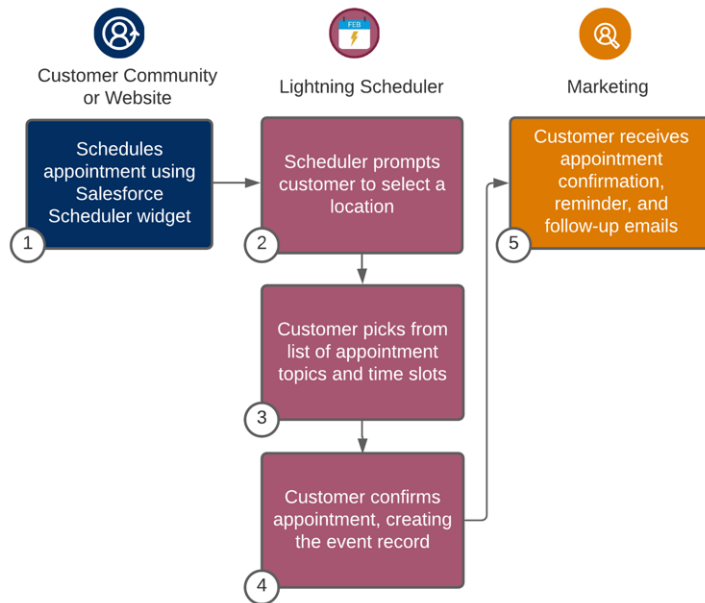Keep these design considerations in mind when you deliver seamless journeys to financial services clients.

Configurations
Use these configurations to deliver seamless journeys to financial services clients.

Workflow

Learn how data flows through the configurations when you deliver seamless journeys to financial services clients.

Workflow

1. The customer schedules an appointment using the Salesforce Scheduler widget.

2. The Scheduler prompts the customer to select a location.

3. The customer picks from a list of appointment topics and available time slots.

4. The customer confirms the appointment, creating the event record.

5. The customer receives appointment confirmation, reminder, and follow-up emails.

Understand the Flow of Data
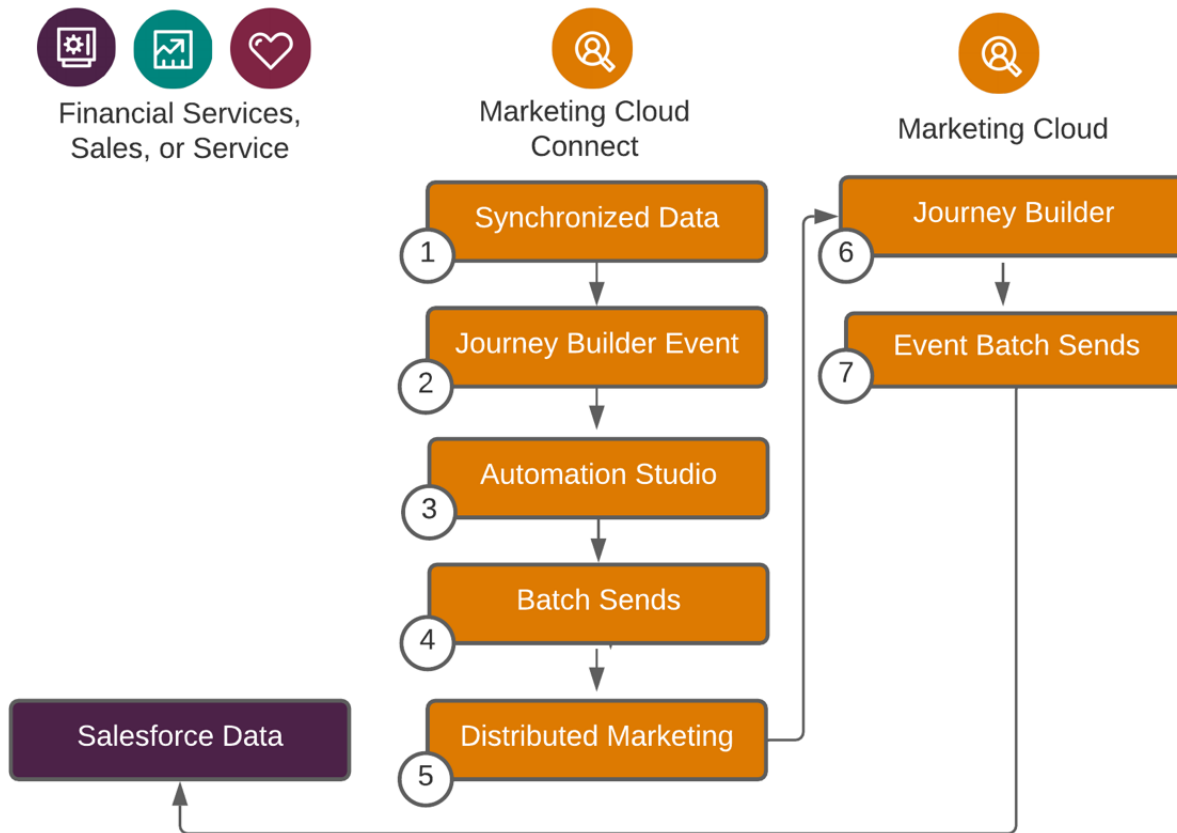
1. **Synchronized Data** asynchronously runs and supports adds, updates, and deletes. The data supports standard objects, custom objects, and community users.

2. **Journey Builder Event** includes data from Salesforce streaming into Journey Builder. The event supports adds, updates, standard objects, custom objects, and community actions.

3. **Automation Studio** runs manually or on a schedule. The studio supports adds, updates, overwrites, reports, standard objects, and custom objects.

4. **Batch Sends to Campaigns or Reports** runs manually or on a schedule. The batch sends support campaigns and reports. This option represents a legacy integration.

5. **Experience Cloud and Marketing Cloud Integration with Journey Builder** supports 1:1 sends, email, SMS, multi-step, and multi-channel campaign sends.

6. Journey Builder injects real-time customers into a journey based on any data or action in Salesforce (option 2). The builder supports updating Salesforce with native Salesforce activities, account, campaign, member, case, contact, lead, convert lead, opportunity, task, and an object activity (catch-all for any object).

7. Marketing Cloud batch sends engagement metrics and object-specific updates back to Salesforce.

Related Content

→ Take the next steps in this implementation.

- Design Considerations
- Configurations

Design Considerations

Keep these design considerations in mind when you deliver seamless journeys to financial services clients.

Before configuring these journeys in Marketing Cloud, create the recipients in Salesforce with a record ID. This action allows Marketing Cloud to pass engagement data back to the record in Salesforce and avoid problems like not being able to join marketing and sales data.

Marketing Cloud Connect

The Marketing Cloud Connect managed package combines the digital marketing capabilities of Marketing Cloud with the data management, segmentation, and campaign management tools in Salesforce. When installed, you can create and execute 1:1 customer journeys using the rich data captured in your Financial Services Cloud org and access powerful Marketing Cloud tools directly within Salesforce.

Use this connector to:

- Automatically add customers to journeys based on the underlying Salesforce data and centrally managed decisioning criteria.
- Trigger Salesforce events such as task creation based on engagement or lack thereof in Journey Builder.
- Synchronize select customer and producer information between Salesforce CRM and Marketing Cloud.
- Synchronize Marketing Cloud-CRM subscriber status.
- View email tracking data at the client and aggregate level in CRM.
- View and report on Journey Builder engagement data.

Deployment Manager

Use Marketing Cloud's Deployment Manager on AppExchange to quickly deploy the journey snapshots Salesforce provides by dragging and dropping a JSON file into the Marketing Cloud app. In addition to deploying journey snapshots, Deployment Manager allows you to quickly copy:

- Data extensions
- Attribute groups in the Contact Builder data model
- Automations in Automation Studio

Related Content

← Review earlier steps in this solution.

- Workflow

→ Take the next steps in this implementation.

- Configurations

Configurations

Use these configurations to deliver seamless journeys to financial services clients.

Create Marketing Cloud Journeys

These steps assume that you completed the product and pricing setup and reviewed or implemented quote to cart solutions. Synchronize products and price lists between B2B Commerce and CPQ.

Step 1: Download journey snapshot JSON files from GitHub

Log in to GitHub, and then download the journey template JSON files from Salesforce's GitHub site.

Step 2: Use Deployment Manager to deploy the snapshot

1. In Marketing Cloud, navigate to AppExchange, and then go to Deployment Manager.

2. Select **Deploy Snapshot**.

3. Drag the JSON file from GitHub onto the screen, click **Deploy**, and then confirm the deployment.

Step 3: Configure the Journey Entry event

1. Navigate to Journey Builder.

2. Click the **Salesforce Scheduler Appointment** journey created by the Deployment Manager.

3. From the left-hand toolbox, drag the **Salesforce Data** entry event onto the empty entry event circle in the journey.

4. Click the entry event, and select **Salesforce Data: Use this event to power a journey based on your Salesforce data**.

5. Define the Entry Source. For Select Object, select **ServiceAppointment**.

   a. For Select who to inject into the journey, select **ServiceAppointment: Account ID (PersonAccount)**. It appears in the Selected Object panel on the right.

   b. Click **Next.**

6. Select **Is Created** for Entry Criteria.

7. Select nothing for Filter Criteria, and then click **Next**.

8. Select fields for Entry Data.

   a. For Account ID (PersonAccount), select **Account ID**, **Contact ID**, and **Email**.

   b. For ServiceAppointment, select **Service Appointment ID**, **Scheduled Start**, **Scheduled End**, **Appointment Type**, **Description**, **Street**, **State**, and **Zip**.

9. Review the Summary fields.

Who	Object	Action	Entry Data
Account ID (PersonAccount)	ServiceAppointment	Created;	ServiceAppointment:ParentRecord.AccountId
			ServiceAppointment:ParentRecord.Account.PersonContactId
			ServiceAppointment:Account.PersonEmail
			ServiceAppointment:Id
			ServiceAppointment:SchedStartTime
			ServiceAppointment:SchedEndTime
			ServiceAppointment:AppointmentType
			ServiceAppointment:Description
			ServiceAppointment:Street
			ServiceAppointment:City
			ServiceAppointment:State
			ServiceAppointment:PostalCode

10. Click **Done**.

Step 4: Create the emails used in the journey

This solution kit assumes there are three emails in this journey:

1. Appointment Confirmation

2. Appointment Reminder

3. Post-Appointment Survey

Your email creation process and brand guidelines are unique to your business. Use the Entry Event data fields outlined in Step 3 to include appointment details in the body of the email using AMPscript.

Step 5: Configure the Wait Activities using ServiceAppointment object data

The Scheduled Start and Scheduled End fields are Date-type fields and were included in the journey entry event. Use them to trigger the Appointment Reminder and Post-Appointment Survey emails.

1. Click the first **Wait By Attribute** step in the journey.

2. Click **Select Attribute**.

3. Select **Journey Data**, then **Entry: Salesforce Scheduler Appointment**, and then **ServiceAppointment:SchedStartTime**.

4. Click **Summary**.

5. Change the Wait Interval to **1 day before ServiceAppointment:SchedStartTime**.

6. Click the second **Wait by Attribute** step in the journey.

7. Click **Select Attribute**.

8. Select **Journey Data**, then **Entry: Salesforce Scheduler Appointment**, and then **ServiceAppointment:SchedEndTime**.

9. Click **Summary**.

10. Keep 1 day after ServiceAppointment:SchedEndTime for the Wait Interval.

Step 6: Configure the journey settings

1. Click the gear icon, then **Journey Settings**.

2. Select **Re-entry only after exiting** for Contact Entry, or choose a different option based on your organization.

3. Under Default Email Address, keep ServiceAppointment:Account:PersonEmail for Use Email Attribute from Entry Source.

4. Click **Done**.

Step 7: Activate the journey

Activate the journey, and start scheduling appointments in Financial Services Cloud.
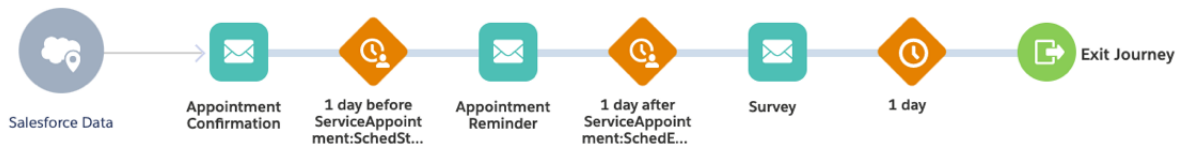
More Customer Journey Examples

Create more journeys by following similar workflows using journey templates downloaded from GitHub.

These five example journeys include a brief description, a screenshot of the overall flow, and information about how to create the entry event.

Entry events use real-time Salesforce data.

- Contact ID or Person Account ID or Lead ID

- Email Address

- 'HasOptedOutOfEmail' field

New Application

This journey guides a prospect or existing customer through an application process after new opportunity creation. Use the Journey Builder email tracking and engagement to update and follow up on tasks for the banker. It uses random splitting for people not engaged with the initial message to test various subject lines and creative content. This journey reinforces with more channels such as advertisements.
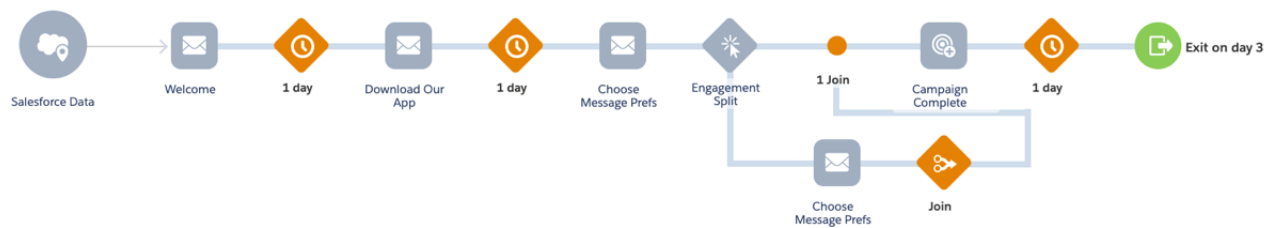

Include the following in the Opportunity event.

- Who: Primary_Contact__r ID (Contact)

- Object: Opportunity
- Action: Created
- Entry Data (minimum):
  - Opportunity:Id Opportunity:Primary_Contact__r:Id
  - Opportunity:Primary_Contact__r:Email
  - Opportunity:Primary_Contact__r:HasOptedOutOfEmail

New Customer Onboarding

Guide new customers through an engaging onboarding process to encourage them to download the mobile app and set their communication preferences, such as channel and frequency. To trigger the journey, Salesforce adds customers to an Onboarding Campaign. Salesforce updates the Campaign Member status upon completion.

Include the following in the Salesforce Campaign event.

- Who: Contact ID/Lead ID (Contacts and Leads)
- Object CampaignMember
- ActionCTION: Created
- Criteria: *Your Company's Onboarding Campaign*
- Entry Data (minimum):
  - CampaignMember:Id
  - CampaignMember:Common:Id
  - CampaignMember:Common:Email
  - CampaignMember:Common:HasOptedOutOfEmail

Event Invitation

This journey promotes an in-person or remote event, powered by an event campaign set up in Salesforce. It uses engagement splitting to maximize registration and then to remind and follow up with attendees and people who registered but didn't attend.
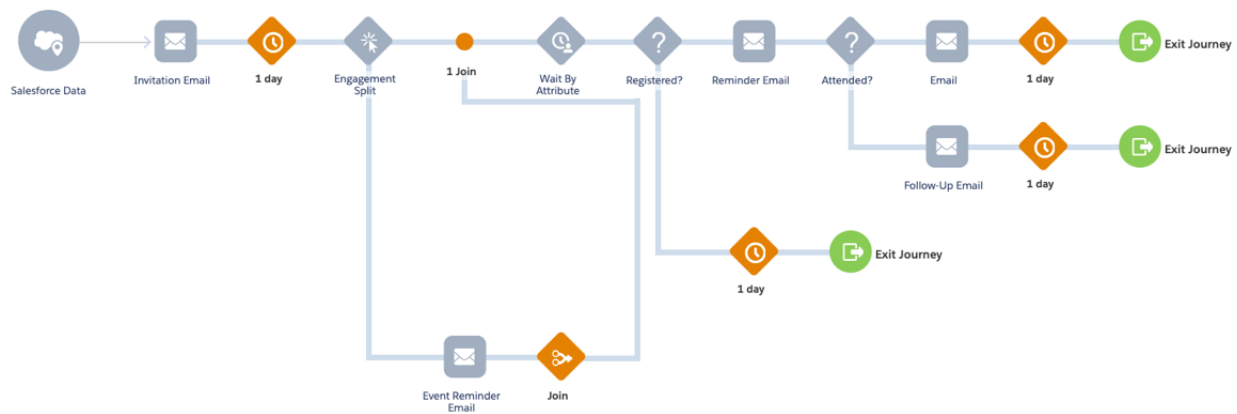
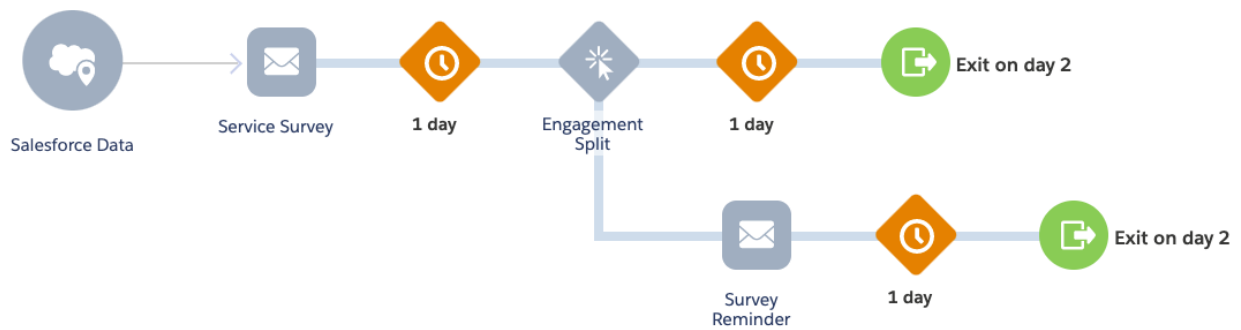Include the following in the Salesforce Campaign event.

- Who: Contact ID/Lead ID (Contacts and Leads)
- Object: CampaignMember
- Action: Created;
- Criteria: *Your Company's Event Campaign*
- Entry Data (minimum):
    - CampaignMember:Campaign:Id
    - CampaignMember:Campaign:EndDate
    - CampaignMember:Campaign:StartDate
    - CampaignMember:Id; CampaignMember:Status
    - CampaignMember:Common:Id
    - CampaignMember:Common:Email
    - CampaignMember:Common:HasOptedOutOfEmail

Wait By Attribute Activity: This example assumes that sending invitations creates the Campaign Start Date. The date of the event itself is the End Date.

Configure the Salesforce Campaign Status to be Invited, Registered, and Attended. Use these statuses as the decision split before the reminder email and follow-up emails.

Service Follow-up

This simple journey triggers when a customer's case (or claim) closes. The goal is to gather feedback about the service experience and track the engagement to remind customers of the feedback request if they don't complete the survey.
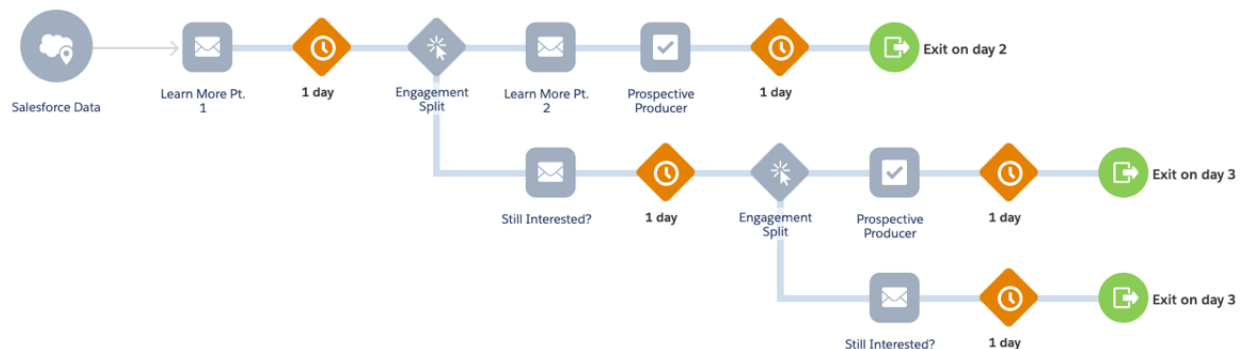
Include the following in the Salesforce Data > Case event.

- Who: Account ID (PersonAccount)
- Object: Case
- Action: Updated
- Criteria: Case:AccountId WASSET AND Case:Status EQUALS Closed
- Entry Data (minimum): Case:Account:Id; Case:Account:PersonContactId; Case:Id; Case:CaseNumber; Case:Subject

Agent Recruiting Journey

The purpose of this journey is to drive engagement with prospective agents while they explore offerings and benefits to their business and customers. This journey assumes that prospective agents are part of a Campaign in Salesforce before entering the journey.

Include the following in the Salesforce Campaign entry event.

- Who: Contact ID/Lead ID (Contacts and Leads)
- Object: CampaignMember
- Action: Created;
- Criteria: *Your Company's Event Campaign*
- Entry Data: CampaignMember:Id; CampaignMember:FirstName; CampaignMember:LastName; CampaignMember:Common:Id; CampaignMember:Common:Email; CampaignMember:Common:HasOptedOutOfEmail;
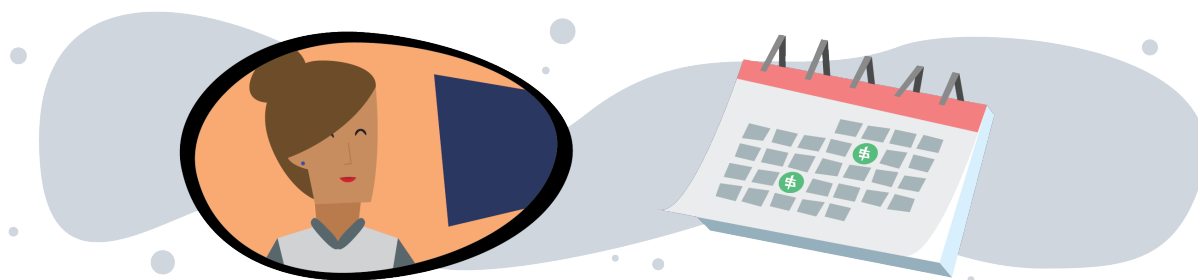
Related Content

Review earlier steps in this solution.

- [Workflow](#)
- [Design Considerations](#)

Schedule Banking Appointments

Implement scalable processes to let customers schedule banking appointments.

Get Started

Explore system architecture related to this solution.

- [Industry Blueprint for Retail Banking](#) on page 1
- [Reference Architecture for Retail Banking](#) on page 3
- [Solution Architecture for Retail Banking](#) on page 6

Take Trailhead modules related to this solution.

- [Salesforce Solution Kits: Quick Look](#)

As we look ahead, there's no script for how the world returns to work and customers go back into banks. Providing safe banking experiences to customers increases the opportunity to cultivate relationships and deliver products and services in a changed world. Enabling scheduling helps banks assign resources more efficiently and better address customers' shifting needs. As the world starts to socialize again, an increase in appointment requests is likely to strain resources.

This solution kit helps you:

- Enable customers to self-schedule appointments from your external site.
- Allow appointments by location based on bank capacity, resources, or assets managed.
- Solve for logistics and personalization to deliver efficient, personalized appointments using Salesforce data.

Required Products

- One or more of these clouds:

- Financial Services Cloud

- Sales Cloud

- Service Cloud

- Industries, for example, Health, Manufacturing, Consumer Goods, Work.com, Experience Apps

- Salesforce Scheduler Permission Set License

  - One license per schedulable asset or resource

Salesforce Scheduler

Use Salesforce Scheduler as the basis for your appointment booking system. Salesforce Scheduler supports location- and capacity-controlled booking use cases. Let customers set appointments with specialized resources, such as a particular retail associate or based on skills needed.

Asset scheduling moves beyond solely resource-booked appointments to provide scheduling based on more complex needs. Allow customers to book based on factors such as bank capacity, private room availability, or in socially distanced time slots for in-bank transactions. Schedule unlimited assets in the same functionality provided for resource-based booking.

General Information

- Salesforce Scheduler isn't available for Platform User license with Resource Schedules.

- Salesforce Scheduler isn't available for orgs with Field Service installed.

- Lightning Experience must be turned on for the org before Salesforce Scheduler can be enabled.

Functionality Considerations

- Guest Site User Inbound Scheduling allows an unauthenticated user to schedule an appointment.

  - Enable a Experience Cloud Site or a Salesforce Site.

  - If your scheduling process allows for unauthenticated scheduling, configure the Portal and Organizational Sharing for guest user access.

- External Sites using Embedded Services are able to expose the inbound scheduling without authentication of the customer via Lightning Out Apps.

- To access Salesforce Scheduler, customers must be using a supported web browser.

Flow Builder Considerations

- Start from Salesforce Scheduler Standard Flow Template. Configure a personalized experience by enhancing flow templates with Flow Lightning Components or Apex Actions.

  Use API or customer components to support use cases where mobile responsiveness and multiple timezone booking requirements are critical. When designing custom API solutions, review templates for workflow considerations.

- Scheduler flows can be used in Communities and Embedded Services, or they can be extended through custom Lightning Components and APIs.

💡 Tip: To customize standard flow templates, first clone the template from the flow designer.

Outbound Scheduling

- Invoke outbound (employee-driven) scheduling flow from account, opportunity, and lead record pages in Salesforce using the Schedule Appointment Lightning Action.

Inbound Scheduling

- Invoke inbound (customer-driven self-service) scheduling flow.

- Authenticated customers can schedule and modify appointments in an Experience Cloud site, or externally from a company website. Enable Salesforce Identity to let end-customers authenticate with Salesforce to book and schedule appointments.

General Limits

- Salesforce Scheduler limits and limitations apply.
- For guest users, times are displayed using the site's default time zone, not the customer's current time zone.

Implement This Solution

Workflow

Learn how data flows through the configurations when you schedule banking appointments.

Design Considerations

Keep these design considerations in mind when you schedule banking appointments.

Configurations

Use these configurations to schedule banking appointments.

SEE ALSO:

Salesforce Scheduler Developer Guide

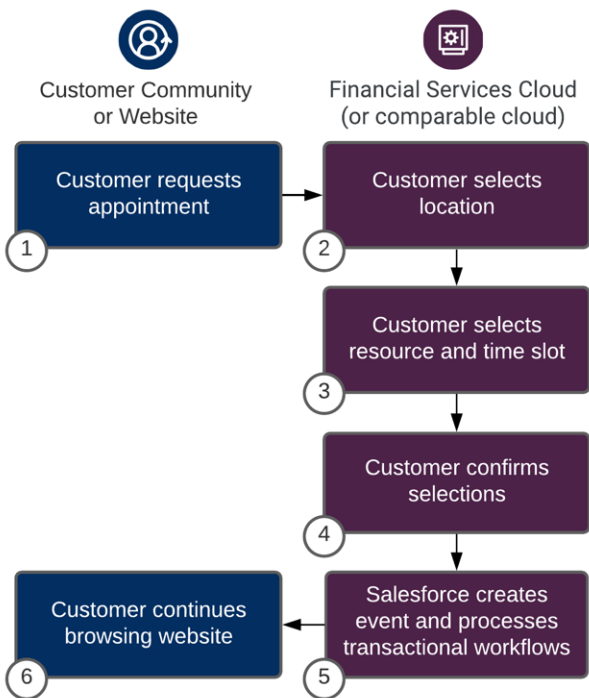Create and Manage Inbound Appointments in Salesforce Scheduler

Create and Manage Outbound Appointments in Salesforce Scheduler

Set Up Inbound Scheduling

Workflow

Learn how data flows through the configurations when you schedule banking appointments.

Workflow

1. The customer requests to book an appointment.

2. The customer is prompted to select a location.

3. The customer is prompted to select a resource and a time slot.

4. The customer confirms their selections.

5. Salesforce creates an event and processes transactional workflows.

6. The customer continues browsing the website.

Related Content

Take the next steps in this implementation.

- Design Considerations
- Configurations

Design Considerations

Keep these design considerations in mind when you schedule banking appointments.

Discovery

1. Craft a central vision by deciding on the scope of your changes, identifying a team, and defining key performance indicators.

2. Identify which tools offer the functionality or levels of customization that meet your requirements.

   - Consider the functional, performance, and scalability requirements.

3. Identify use cases and scenarios. Consider the following.

   Who

   Customers, guests, or unauthenticated users.

   What

   - Resources are people or assets. People to schedule can include cashiers, sales reps, and curbside service agents. Assets can include room capacity, parking spaces, office spaces, or tangible items.
   - Consider whether resources have skills.

   How

   - Inbound Scheduler; Customer Self-Service to booking.
   - Outbound Scheduler; Scheduled by associates on behalf of a customer request.
   - Identify Accepted Channels: Website, Chat, chatbot, Self-Service Portal, Customer Portal, or SMS.

   Where

   - Is the appointment virtual, in-store, for a parking spot, a scheduled room, or in some other location?
   - Consider locations, time zones, and other localized information.

Key Cross-Cloud Considerations

By implementing an appropriate cross-cloud engagement data model with Salesforce Scheduler, you can unlock REST and SOAP API access across Commerce Cloud, Service Cloud, and Marketing Cloud. Seamlessly pass data attribute properties to systems for the workflows and use cases.

Salesforce Platform Keys

- Contact ID or Person Contact ID: Represents the business contact or the contact related to a person account.
- Account ID: Represents the account with which a contact is associated.
- Lead ID: By default, a lead is created when a guest books an appointment. To verify the correct human profile for the scheduled engagement, we recommend converting leads to an account and contact or to a person account.

  🔲 Note: Lead use can result in poor cross-cloud data quality. Converting leads to contacts creates duplicate keys in Marketing Cloud. To avoid duplicate records, never synchronize or send to leads via Marketing Cloud Connect. To better facilitate the data orchestration if the Marketing Cloud Connect feature is needed, use account and contact data or the person account. To learn more about data modeling, review the Cross-Cloud Engagement Data Models solution kit.

Performance and Scalability Considerations

- When using both Asset Scheduling and Event Management, calendar sync doesn't occur for appointments assigned to an asset-based service resource because there's no underlying user record.
- Resource absences can be used to block availability for the asset-based service resource. For example, if the asset was unavailable due to other factors, like required maintenance.
- You can't set the owner of a service appointment to the underlying user of an asset-based service resource because there's no underlying user.
- When planning to use Salesforce Scheduler and an integration to Event Synchronizing, use Einstein Activity Capture to sync contacts and events between Microsoft or Google applications and Salesforce.

- Salesforce doesn't recommend using Lightning Sync with Outlook. Users can incur limitations above 30,000 requests per hour. Starting in Winter '21, Lightning Sync isn't available to new Salesforce customers.

- Note high volume use cases up front to best design technical architectures and platform events or API strategies to facilitate high volume concurrent customer requests. For more on limit considerations, refer to the Salesforce Developer Limits and Allocations Quick Reference.

- Salesforce applies a limit on the number of API calls per 24-hour period. The limit is based on the Salesforce edition type and number of licenses. Consider timezone limitations on guest users.

Related Content

Review earlier steps in this solution.

- Workflow

Take the next steps in this implementation.

- Configurations

Configurations

Use these configurations to schedule banking appointments.

Prerequisites

- The appointment time slots are determined based on your Salesforce Scheduler data model configurations. Before setting up Salesforce Scheduler, set up these items.
  - Setup for Service Resources, Assets, Service Territory Members, Work Type Groups, Work Types, Work Type Group Members, and Service Territory Work Types.

- If your use case requires Guest Scheduling, configure Guest Profile Access. Set the default timezone for the guest user profile for the Scheduler. Extra customization is required to support the timezone mapping for guest appointments passed via APIs when flow templates don't support use cases.

- Set Organization Wide Sharing for external access to default to Public Read Only on the following objects.
  - Work Type
  - Work Type Group
  - Service Resource
  - Service Territory
  - User

- To allow a guest to schedule appointments, update the Guest User Profile to allow guests users to:
  - Run Flows
  - Edit Events

- Create sharing rules for guest users.
  - Determine which records to expose to your site's guests.
  - Set create criteria-based record-sharing rules to match your business process for the following objects.

- Service Resource
- Service Territory
- Work Type
- Work Type Group

- Optionally, configure field level security for the Asset field on the Service Resource object.

  - The Asset field becomes available only when your Salesforce org has an Asset Scheduling license enabled and provisioned in the instance.
  - Grant Edit permission to profiles that book appointments, including guest profiles.

- Add the Asset field to the page layout for the Service Resource object.

> **Note:** Unauthenticated users need defined sharing rules to access records required for the Inbound New Guest Appointment flow. This flow includes Embedded Services hosted in an Experience Cloud site or external site.

Technical Architecture

Choose how you want to customize, extend, or enhance Salesforce Scheduler from available implementation approaches. Study the data model alongside Scheduler and Candidates API functionality.

Appointment scheduling can be enabled using low-code or high-code methods. However, each option offers trade-offs and advantages. Review capabilities and limitations of tools available on the Salesforce platform to help define the best approach to support your business process. Consider the available skills of your team as you make your choices.

Keep in mind other ways to extend the Salesforce Scheduler.

- Chatbots
- Email and SMS
- Event Management and Sync

Declarative Low Development Appointment Setup

- This option requires minimal development, but styling options are limited and testing is completed manually.
- Use the Standard Flow Template configuration with configurable customizations from Flow Builders.
- Use the Embedded Service component to add Salesforce Scheduler in a Salesforce Experience Builder site.
- To enable Salesforce Scheduler, use Experience Builder and Lightning Template with standard embedded services component configuration. Use the Embedded Service components in a Scheduler component, Live Agent Chat, or chatbot.

Low Development Appointment Setup

- Enable Salesforce Scheduler on an external website. Testing is completed manually.
- This option allows for moderate customizations.
- Use Scheduler through the Embedded Service component.
- Add a Lightning Out dependency app to your external website that gives unauthenticated users access to the Inbound New Guest Appointment standard flow template.

Moderate Development Appointment Setup

- In this option, use custom code and APIs to customize and host Salesforce Scheduler on an external website. Testing can be automated.
- To make it available to guest users on your external website, add the ltng:allowGuestAccess interface to your Lightning Out dependency app.

- – This interface lets you build your app with Aura components and deploy it anywhere and to anyone. If a user is authenticated with the Lightning Out endpoint, the session must be set in $Lightning.use().

> **Note:** The ltng:allowGuestAccess interface is only usable in orgs that have Communities enabled. The Lightning Out app is associated with all site endpoints that you defined in the org.

High Development Appointment Setup

- Create a custom scheduler component on an external website and automate testing.
- Use a Lightning Out dependency app to apply Lightning Web Components or Aura components to manage screens and scheduling processes.
- Use REST API to gain full style control. The getAppointmentCandidates() and getAppointmentSlots() functions retrieve the appropriate candidates and appointment slots.
- Use Salesforce Scheduler Resources in Connect REST API to create service appointments, assign resources, and create leads. Further customize the user experience to filter or sort Service Territories using radius, latitude, longitude, sortBy, and sortOrder properties.

Virtual Meeting Experience

AppExchange packages provide options for extending Salesforce Scheduler capabilities, such as providing virtual customer engagements.

> **Note:** AppExchange solutions are reflective of third-party applications outside of Salesforce. Customers make their own determinations when picking a particular AppExchange provider. Select a partner that best meets your business needs.

Screenmeet

- Installing Screenmeet in your Salesforce Org
- APEX API Reference

Recursive Labs

- Data Sheet

SightCall

Glance

- Glance for Salesforce Setup Guide

Related Content

← Review earlier steps in this solution.

- Workflow
- Design Considerations

SEE ALSO:

Salesforce Architect Blog: Introducing the Architect Decision Guides