



Mortgage

Monthly Net Income	
Income Type	Amount
Monthly Net Income	4,500
Monthly Cash	2,500
Total Monthly Income	7,000

Additional Income		
Details	Month	Amount
Mid Year Bonus	June	2,000
Year End Bonus	December	3,000
	January	5,000
Total Additional Income		10,000

Planned Expenses		
Expenditure	Month	Amount
November vacation	November	4,500
Home for the holidays	December	3,000
	December	880

1. Enter your income information in the income tables.

50,000
37,500
25,000
12,500

"Home Trust Corporation Deploys Complaints Management with D365 Customer Service"

Overview

HQ- Canada

Industry- Mortgage Lending

Company's Profile

Home Trust Corporation (HTC) is one of the largest mortgage lending institutions for the sub-prime customer segment with a headquarter in downtown Toronto, Canada. It was established in 1977 to offer solutions like mortgages, credit cards, deposits, and retail lending. Since then, they have been providing prudent lending solutions that are tailored to individual financial situations to benefit the customers.



Executive Summary

HTC has been using Microsoft Dynamics 365 Customer Engagement solution for their business to run smoothly. However, they were lacking in-house competence to support the D365 Customer Service and Marketing Apps.

The company has been using multiple legacy home-grown applications for Complaints Management, which required a dedicated technical team and maintenance.

Alletec suggested HTC to move away from the legacy apps and leverage the existing D365 Customer Service app. Plus, advised to automate the business processes using Power Platform to get streamlined processes and overall improved business productivity.

Alletec helped Home Trust implement Complaints Management across multiple departments leveraging D365 Customer Service. It enabled the company to enhance the experience of customers/brokers and increase the productivity of the customer service agents and BDMS.

The Situation

- Lack of core competence to maintain the D365 Customer Service and Marketing applications.
- Industry expertise missing in implementing Complaints Management solution for BFSI through D365 Customer Engagement.
- Inability to meet the demands arising in various business streams and units, such as onboarding of case management business processes to D365 CE.
- Huge dependence on Excel sheets to run different processes across various internal teams and Business Units.

Alletec Solution

- Alletec's core Microsoft Dynamics 365 Customer Engagement specialized team quickly analyzed their current architecture, understood it, and started giving support on various user/data issues.
- Replaced legacy complaints application with D365-based Complaints Management app.
- Best practices in BFSI (Banking, Financial Services, and Insurance sector) domain were implemented, e.g. UI (User Interface) features to minimize complaints logging time, auto complaint assignment, quality control module, and more.
- Latest technologies using Dataverse and Power Platform automated multiple processes within the Organization for various teams.

The Benefits

- Complaints logging time was reduced by over 50%.
- Customer 360-degree view now includes up-to-date data about complaints at various stages/statuses, accessible to the team in real-time.
- Single source of accurate complaints data is available to every authorized team member from D365 Customer Service.
- SLA (Service Level Agreement) adherence automation has led to improved quality and performance of the service.
- FCAC (Financial Consumer Agency of Canada) mandatory reporting information submitted directly to Canadian government from the D365-based Complaints Management app.



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