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Salesforce Financial Services Cloud Accredited Professional Sample Questions (Q77-Q82):

NEW QUESTION # 77

Which three insurance processes are managed by the Policy Administration component?

- A. Commissions
- B. Endorsements

- C. Approvals
- D. Underwriting
- E. Payments

Answer: B,C,E

Explanation:

The following insurance processes are managed by the PolicyAdministration component:

Payments: Payments are the amounts that a policyholder pays to an insurance company for a policy or a claim. You can use the Policy Administration component to manage the payment schedules, methods, and statuses for your policies and claims. You can also use the Policy Administration component to integrate with external payment systems and track the payment transactions and balances for your policies and claims.

Approvals: Approvals are the processes that an insurance company follows to review and authorize a policy or a claim. You can use the Policy Administration component to configure and automate the approval workflows, rules, and criteria for your policies and claims. You can also use the Policy Administration component to assign approvers, send notifications, and monitor the approval statuses and histories for your policies and claims.

Endorsements: Endorsements are the changes or modifications that a policyholder requests or an insurance company makes to a policy. You can use the Policy Administration component to manage the endorsement requests, types, and statuses for your policies. You can also use the Policy Administration component to update the policy details, coverages, premiums, or terms based on the endorsements for your policies.

Verified References: : Salesforce Help Article [9] : Salesforce Help Article [10] : Salesforce Help Article [11]

NEW QUESTION # 78

An administrator is logged into Data Loader with their own credentials to insert new Business Account records into their Salesforce environment. They forget to specify the Account Owner field in the import file.

Assuming there are no other issues, what should happen when the administrator uploads the import file?

- A. The import will succeed, and the Account Owner field will be left blank.
- B. The import will succeed, and the administrator will be prompted to select a user.
- C. The import will succeed, and the administrator will be named as the default Account Owner.
- D. The import will fail, since all records in Salesforce must have an owner.

Answer: C

Explanation:

When using Data Loader to insert new records into Salesforce, if the Account Owner field is not specified in the import file, the default owner will be the user who is logged into Data Loader. In this case, since the administrator is logged into Data Loader with their own credentials, they will be assigned as the owner of all the new Business Account records. This behavior is consistent with the standard Salesforce rule that every record must have an owner.

References:

About Data Loader

Mass update Account ownership with Data Loader

NEW QUESTION # 79

A consultant is configuring ademo for a customer but cannot create new residential loan application records.

What is prohibiting the consultant from creating a new residential loan application?

- A. The Residential Loan Application flow was not enabled in the setup.
- B. The administrator did not enable "Allow Mortgage Access" in Setup.
- C. The administrator did not assign the Mortgage permission set to the user.
- D. The user does not have "Mortgage User" checked in their user record.

Answer: C

Explanation:

The administrator did not assign the Mortgage permission set to the user. The Mortgage permission set is required to access the Residential Loan Application object and its related objects, such as Loan Application Form, Loan Assessment, and Loan Product. Without this permission set, the user cannot create, edit, or view residential loan application records. The administrator can assign the Mortgage permission set to the user from the user detail page in Setup. References: [Mortgage Permission Set], [Residential Loan

Application Object]

NEW QUESTION # 80

Cumulus Bank's mortgage department is currently using spreadsheets to gather client data for mortgage applications. The bank is interested in improving the efficiency of this process.

Which two features should a consultant suggest to Cumulus Bank to implement?

- **A. Flow Builder to automate these business processes**
- B. Data Import Wizard to upload the data collected in spreadsheets
- C. A Mortgage Application' custom object to hold the collected client data
- **D. The standard mortgage flow templates to build a mortgage flow in Financial Services Cloud**

Answer: A,D

Explanation:

Salesforce provides features and tools to help financial institutions improve the efficiency of their mortgage processes and provide better experiences for their customers. Some of the features and tools that a consultant can suggest to Cumulus Bank to implement are:

The standard mortgage flow templates to build a mortgage flow in Financial Services Cloud: These are prebuilt flow templates that guide users through the steps of creating a mortgage application, capturing borrower information, and submitting the application for approval⁷. The templates can be customized to suit the bank's specific needs and requirements⁸.

Flow Builder to automate these business processes: Flow Builder is a point-and-click tool that lets users create flows to automate business processes in Salesforce⁹. Flow Builder can be used to create custom mortgage flows that integrate with other Salesforce features, such as data models, objects, fields, validation rules, and actions¹⁰.

References:

Flow Builder for Mortgage

Customize Mortgage Flows

Flow Builder

Create a Mortgage Flow

NEW QUESTION # 81

What step is required to give users access to the Financial Services Cloud Commercial Banking features?

- **A. Assign permission sets to give users access to the Commercial Banking Console Lightning app.**
- B. Update Industries Settings to give users access to the Commercial Banking Console Lightning app.
- C. Install the Commercial Banking Managed Package
- D. Update the user profiles to give users access to Financial Services Cloud objects

Answer: A

Explanation:

To give users access to the Financial Services Cloud Commercial Banking features, such as Commercial Banking Console Lightning app, Referrals List component, and Treasury Services object, the Admin needs to assign permission sets to the users. Permission sets are collections of settings and permissions that give users access to various tools and functions⁴. The Admin can use the following permission sets to enable Commercial Banking features for the users⁴:

FSC Commercial Banking Console User: This permission set gives users access to the Commercial Banking Console Lightning app, which is a custom app that provides a unified view of commercial banking clients and their financial needs⁴.

FSC Commercial Banking Referrals User: This permission set gives users access to the Referrals List component, which is a Lightning component that displays a list of referrals related to a business account⁴.

FSC Commercial Banking Treasury Services User: This permission set gives users access to the Treasury Services object, which is a custom object that represents a treasury service product or offering that a commercial banking client uses or is interested in⁴.

Verified References: ⁴

NEW QUESTION # 82

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