

Building the future of banking services

**BIAN Webinar; “BIAN Content Release 11.0, from models
towards implementation”**



WEBINAR

A Warm Welcome to YOU –
Dialing in From all around the globe!

On Today's Webinar

Hans Tesselaar

BIAN Executive Director



Patrick Derde

BIAN Architect & Custodian of all BIAN Models





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www.portal.bian.org

Since 2011 I'm the Executive Director of the Banking Industry Architecture Network responsible for the day-to-day operations, PR, New Member Acquisition and long- and mid-term strategy.

I'm also owner / director of The Netherlands based consultancy company Advance Banking Design.

Professional Skills.

Over 30 years experience in Financial Services Industry being active for Banks, Insurance companies and Pension funds.

For 15 years at different management positions within ING Insurance, from Chief Architect to Director Sourcing, Innovation and Governance (Director CIO Office) and Program Director.

Special areas of knowledge: Enterprise Architecture, Banking Transformation, IT Strategy, API and Microservices development and implementations.

Long term experience as managing partner of an international ICT Consultancy Firm specializing in Financial Services. Areas of expertise; Strategic Business Planning, Enterprise Architecture, IT Strategy Planning, Innovation.



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Patrick is a BIAN 9.0, Cobit 5, TOGAF 9.2, ArchiMate 3.1 and SFIA 6 certified enterprise architect. He has more than 20 years experience in the different domains of enterprise architecture in financial institutions, Retail, Government, Utilities, etc. . He has a master in Commercial Engineering and at the university of Leuven KULeuven and he also graduated in Insurance sciences. In 2009 he was awarded and nominated as a fellow of the university of Leuven. He is founding member and director of the Data Management Association (www.dama-belux.org), Managing Partner of Envizion (www.envizion.eu). In 2018 he started developing the BIAN Information Architecture and became responsible for the BIAN Architecture Repository (www.bian.org).

Agenda

BIAN Introduction

BIAN SL 11.0

How to Become a Member?

Q&A



BIAN's Mission

To provide the world with the best banking architecture. To be the banking technology standard. The Central objective is to support the banking business/clients with high performance and security.

One of the key objectives for IT in the banking industry is to help banks lower IT and operational costs and mitigate the risks associated with technology innovation.

To provide a trusted roadmap for constant innovation. We create best practice architecture that the world's banks can rely upon 100%. To gather the best minds in banking architecture for the world to share in an open way.

By collaborating and sharing in an open way, the best expertise across our **global ecosystem of leading banks, technology providers, FinTech players, academics and consultants** to define a revolutionary banking technology framework that standardizes and simplifies the overall banking architecture.

Introduction | BIAN & Financial Institutions



Introduction | BIAN & Partners

accenture

ADVANCE
BANKING SOLUTION

allitude

ARCHITECHT

assecO

bec
FINANCIAL
TECHNOLOGIES

BiZdesign

IST BML
Istisharat

CandC Solutions

CGI

Cognizant

DCITS
神州信息

Deloitte.

DXC.technology

OLYMPIC
BANKING SYSTEM
by ERI

ENVIZION
INFORMATION STRATEGIES

EY
Building a better
working world

Fiorano
Thinking outside the speed of thought

FIS

IBM

ifb
consulting.software.results

Infosys
POWERED BY INTELLECT
DRIVEN BY VALUES

integration | works

intellect®
Design for Digital

KALELE
LEARN. DESIGN. EXCEL.

knowis

KPMG

LTI
Let's Solve

MAMBU

McKinsey
& Company

MDP
LO HACEMOS DIFERENTE

Microsoft

MONET

netcompany
intrasoft

NTT DATA

openlegacy

ORACLE®

PLAY DIGITAL
Consulting

Red Hat

salesforce

servicenow

singular
it can be done.

SOAINT

SunTec™

tcs
TATA
CONSULTANCY
SERVICES

THE BANK
OF LONDON

Thought Machine

TEMENOS
The Banking Software Company

TmaxFintech

virtusa

wipro

ZAFIN

Introduction | BIAN & Academic, Standard Bodies and Training Partners

Agenda

BIAN Introduction

BIAN SL 11.0

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Q&A



Agenda

- BIAN Portal
- BIAN Content
- Navigating

The BIAN Portal

- WWW.BIAN.ORG
 - BIAN Artefacts => Access -> Service Landscape => Digital Repository
 - BIAN Portal (Brand New)
- [HTTPS://PORTAL.BIAN.ORG](https://portal.bian.org)

Agenda

- BIAN Portal
- BIAN Content
- Navigating

Digital Transformation Goals for Banks

1. Adaptive to known and unknown changes
2. Defining new Business Operating Models
3. Be the financial service provider in whatever Stakeholder Journey
4. Information Driven (operational BI, AI, Common business language)
5. Lowering Development Costs to realize Integration/Interoperability

Agile Architecture principles

Separation of concerns

Loose Coupling

Reusability

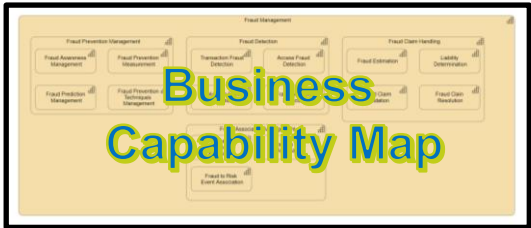
Encapsulation

Interoperability

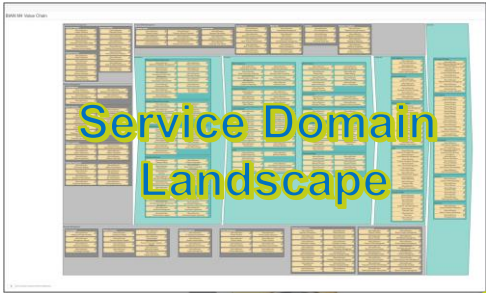
Service Oriented

Simplicity and transparency

Reference Architecture



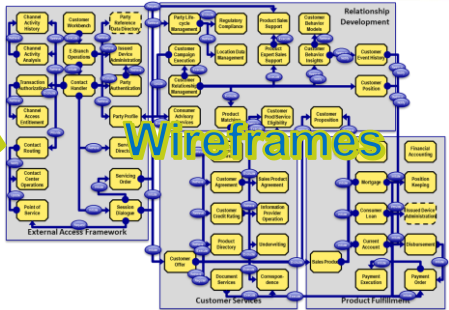
Business Capability Map



Service Domain Landscape

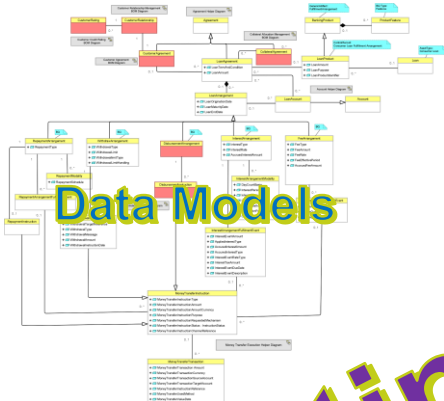


Business Scenarios



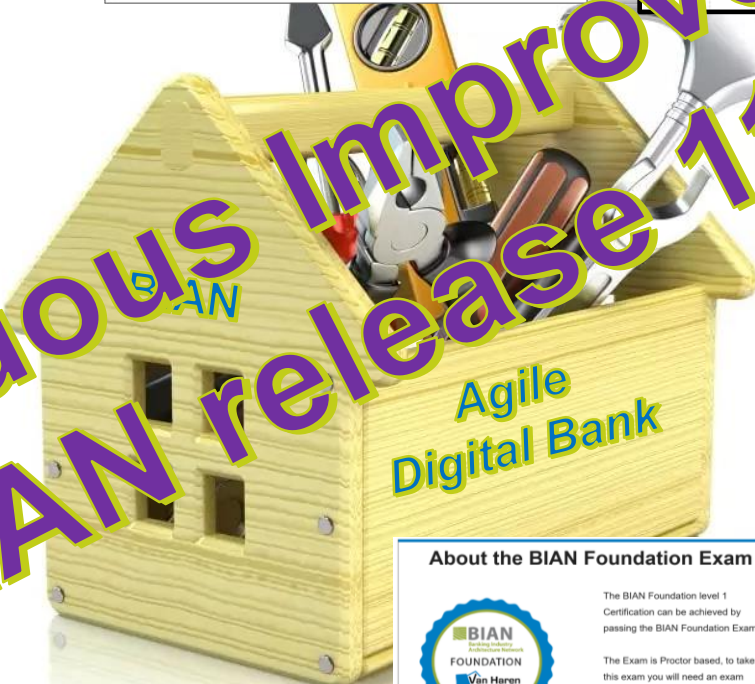
Wireframes

Adoption Journey



Data Models

Webinars, White Papers & Guidelines



About the BIAN Foundation Exam

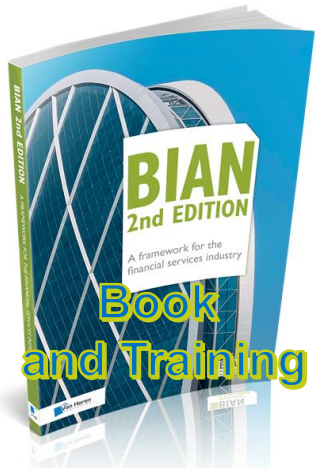
The BIAN Foundation level 1 Certification can be achieved by passing the BIAN Foundation Exam.

The Exam is Proctor based, to take this exam you will need an exam voucher which can be purchased via Van Haren Publishing

Preparation for the exam can either be self study or by attending a training course.

[Purchase an exam voucher](#)

Certification



Book and Training

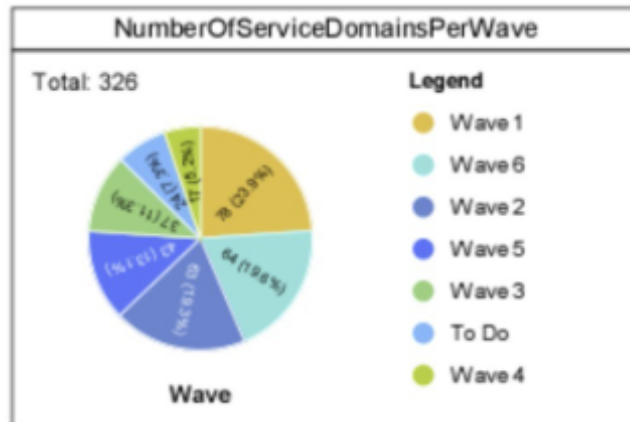
- STAGE 1: Evaluate BIAN
- STAGE 2: Build Pilot Case
- STAGE 3: Pilot BIAN
- STAGE 4: Adopt BIAN
- STAGE 5: Evolve your Architecture Practice
- STAGE 6: Realize the Benefits



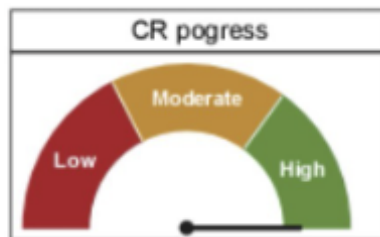
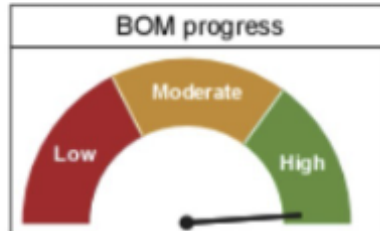
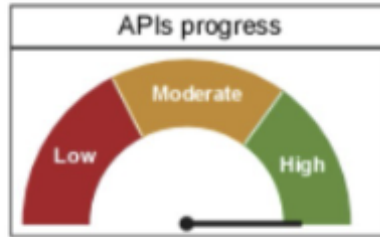
BIAN v11.0 – Continuous Improvement

BIAN Dashboard version 11.0

Portfolio Metrics	
Object	value
01. Service Domains	326
02. APIs	326
03. Control Records	249
04. BOM Diagrams	357
05. SD BOM Diagrams	245
06. BOM Helper Diagrams	112
07. Business Objects	1433
08. Attributes	1736
09. Business Capabilities	568
10. Business Scenarios	329
11. Service Operations	5258
12. Service Connections	4030
13. Service Connections linked to operations	3134



Service Domains
326



Progress is calculated for the core business domains of the value chain

SD core
193

SD support
133

APIs
326

APIs core
193

APIs sup
133

APIs progress
100

SDBOM Diagrams
245

SDBOM core
189

SDBOM sup
56

BOM Helper
112

BOM progress
98

CR Diagrams
249

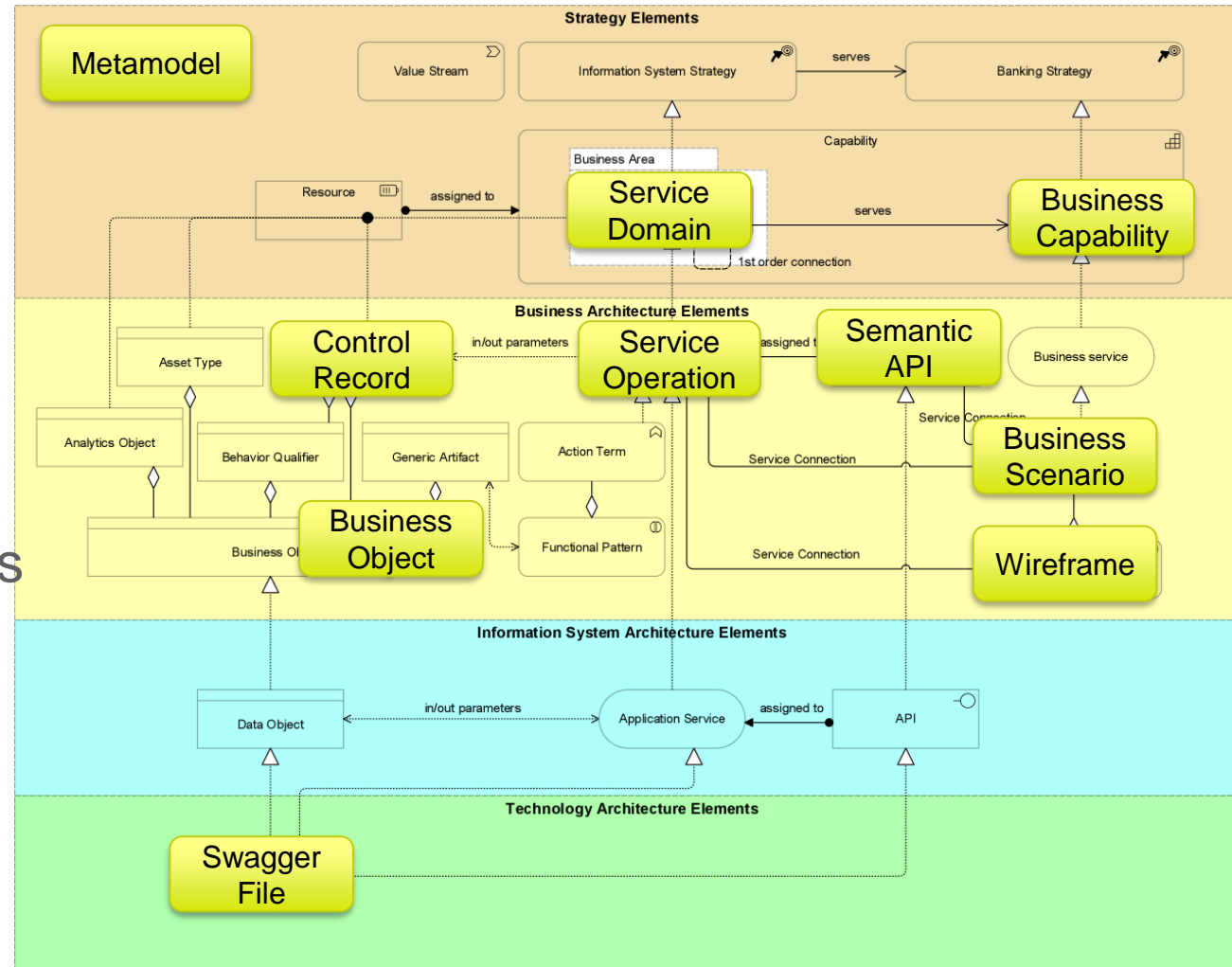
CR core
193

CR sup
56

CR progress
100

Stakeholders

- Strategists
- Business/ICT Managers
- Enterprise Architects
- Business Architects
- Information Architects
- Business Analysts
- Business Process Modelers
- Application Architects
- Data Architects
- Software Developers
- API developers



Improvements : Digital Repository in HTML

- more meta model patterns
- Information Architecture Patterns

New BOM Metamodel Diagram

BOM Metamodel Diagram

BOM Concept Classification Pattern Diagram

BOM Structure Pattern Diagram

BOM Content Pattern Diagram

- Provide Wireframe Diagrams

New Wireframe Diagram

BIAN Coreless Wireframe Overview Diagram

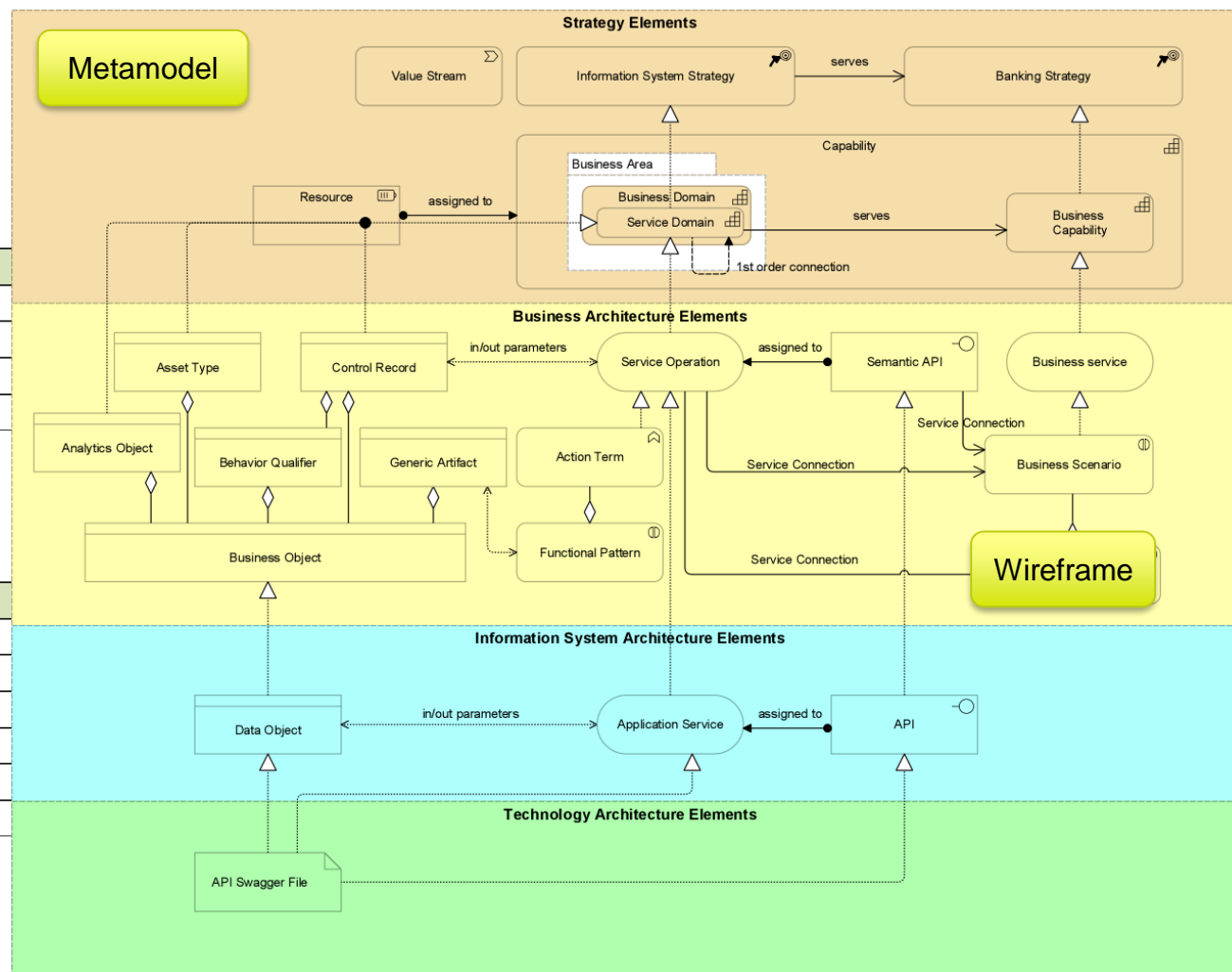
BIAN Coreless Wireframe Diagram

External Access Framework Wireframe Area Diagram

Customer Services Wireframe Area Diagram

Production Fulfillment & Production Operations Wireframe Area Diagram

Relationship Development Wireframe Area Diagram



Improvements: Service Domains

New Service Domain

Term Deposit Framework Agreement SD
 Party Asset Directory SD
 Loan Syndication SD
 Processing Order SD
 Legal Advisory SD

Deleted Service Domain

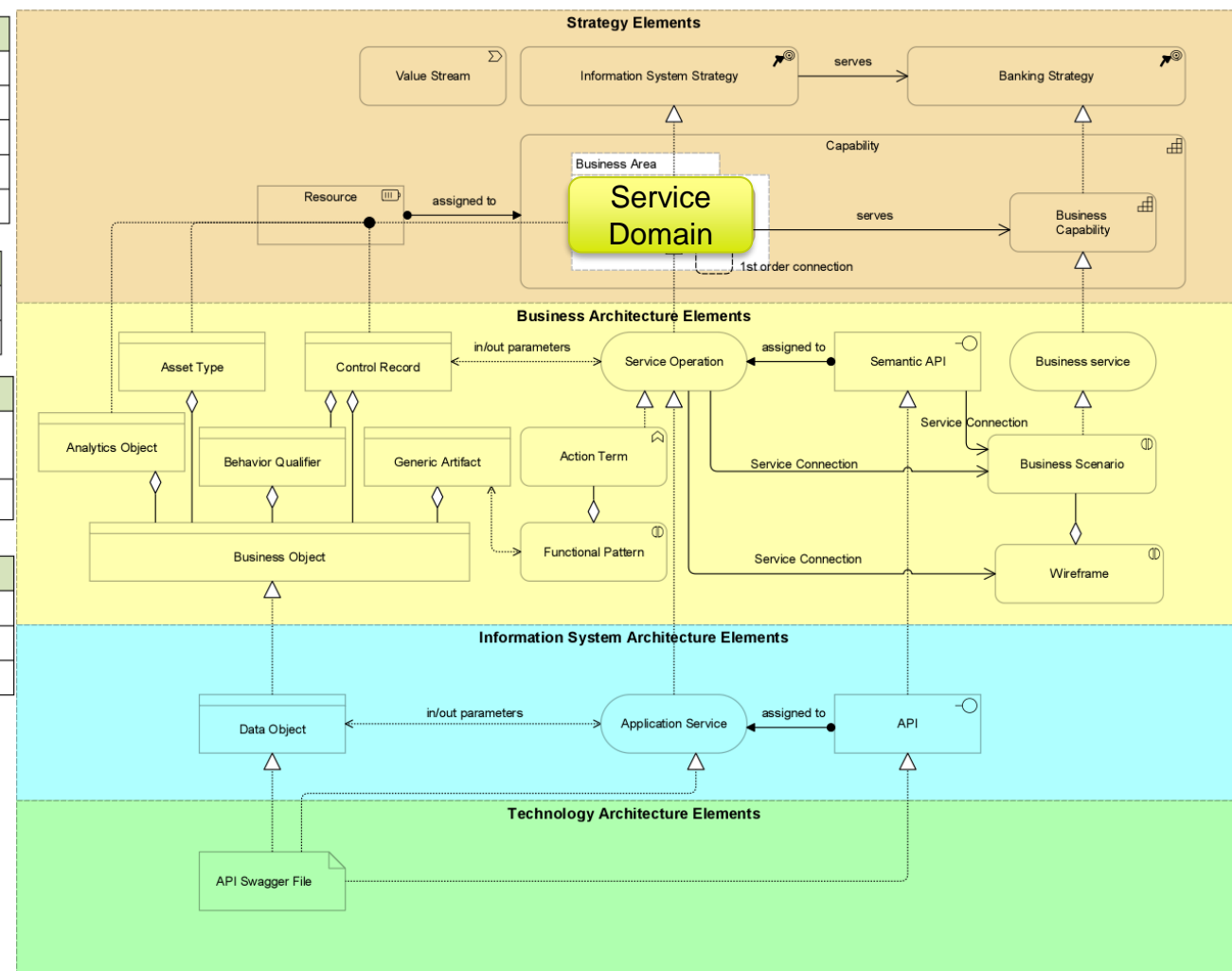
Trade Finance SD
 Customer Precedents SD

Renamed Service Domain

Renamed Card Capture SD into Card Transaction Capture SD (only at the level of UML; To be discussed at the level of ArchiMate)
 Renamed Document Library SD to Document Directory SD

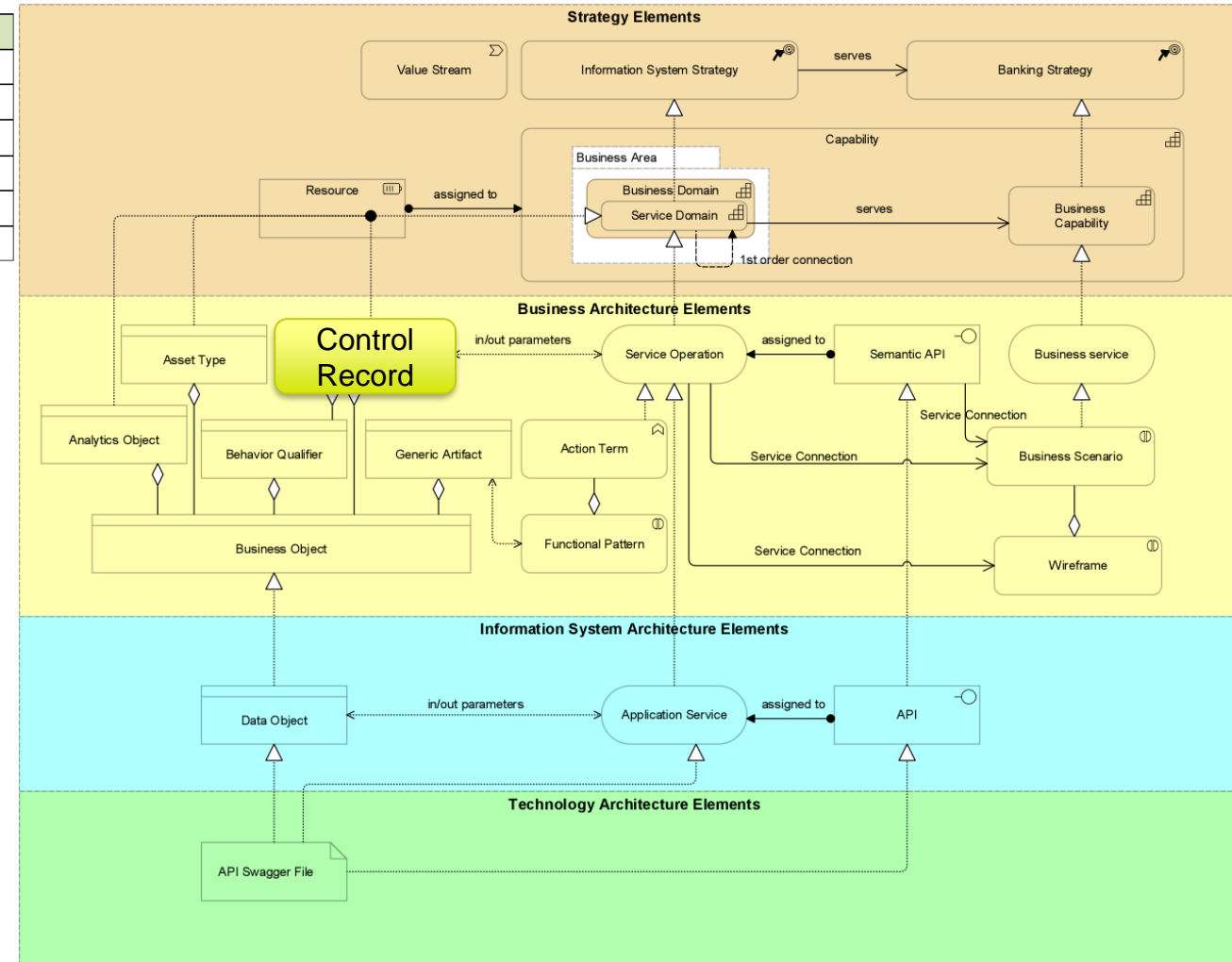
Updated Service Domain Documentation

Changed the documentation of Term Deposit SD
 Changed the documentation of Collateral Allocation Management SD
 Updated the documentation of Document Directory SD



Improvement: Control Record Model

New CR Model
Legal Advisory CR Model
Loan Syndication CR Model
Processing Order CR Model
Term Deposit Framework Agreement CR Model
Party Asset Directory CR Model
Information Provider Operation CR Model



Improvement: Behavior Qualifiers

5.1 New Behavior Qualifiers

New Behavior Qualifier

Created a new Behavior Qualifier “Token Assignment” for Issued Device Administration SD

Created a new Behavior Qualifier “Account Balance Statement” for the following service domains:

- Consumer Loan
- Corporate Current Account
- Corporate Loan
- Credit Card
- Current Account
- Loan
- Merchandising Loan
- Mortgage Loan
- Savings Account
- Term Deposit
- Virtual Account

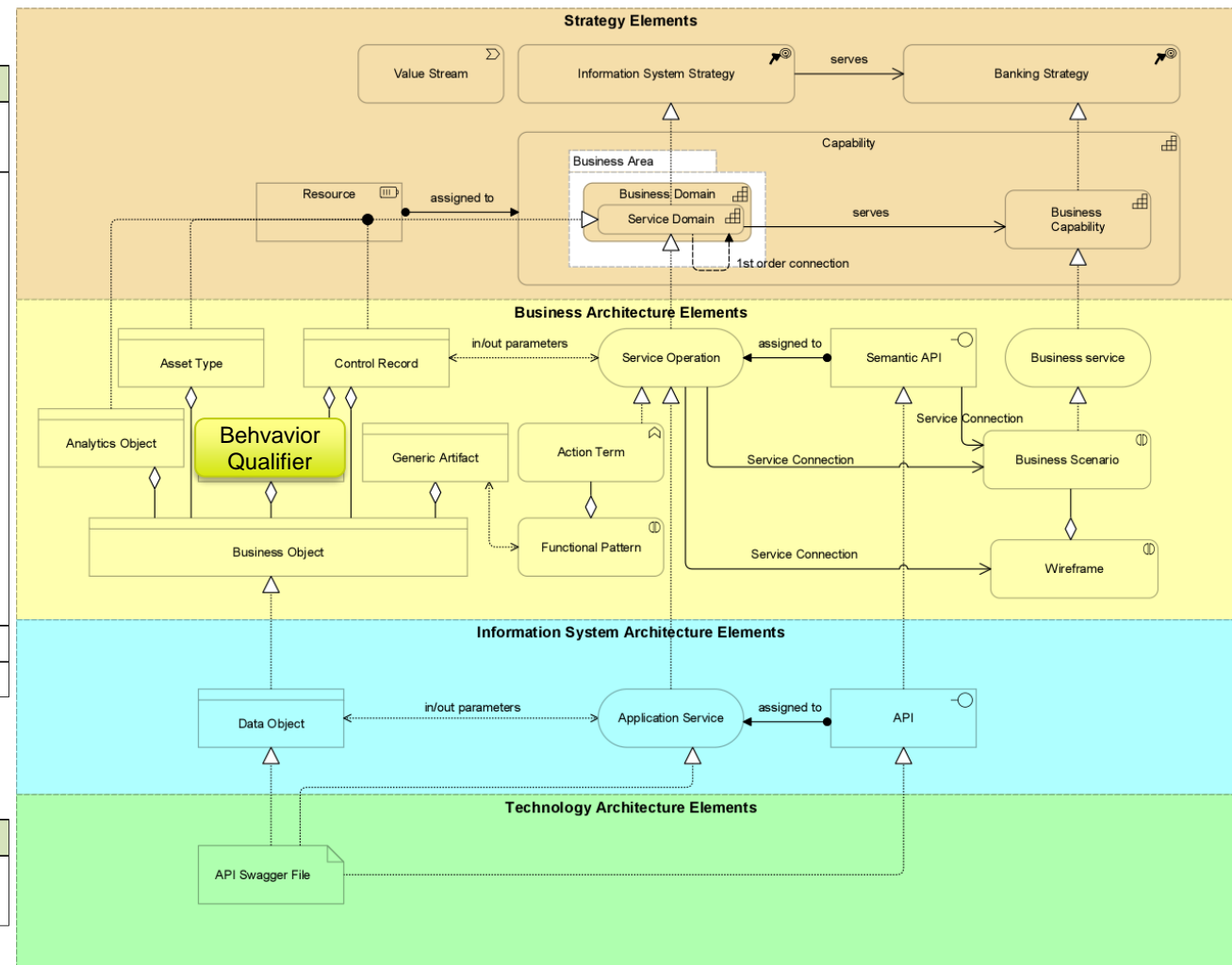
Created a new Behavior Qualifier “Document Template” for Document Services SD

Created a new behavior qualifier "Batch Debit" for Direct Debit SD

5.2 Behavior Qualifier Name Changes

Renamed Behaviour Qualifier

Renamed Behavior Qualifier "Cancelled Cheque Handling" to "Cheque Exception Handling" for Cheque Processing SD



Improvement: Service Operations

New Service Operation

The following service operations are created for Branch Location Operations SD at the level of Cash Inventory Handling BQ:

- Update Cash Inventory Handling
- Request Cash Inventory Handling
- Exchange Cash Inventory Handling
- Grant Cash Inventory Handling
- Notify Cash Inventory Handling
- Retrieve Cash Inventory Handling

Created a new Service Operation “Execute Account Statement” for the following Service Domains at the level of Account Balance Statement BQ:

- Consumer Loan

Deleted Service Operation

Remove the following Service Operations from Credit Facility SD

- Request handling of an exceptional repayment
- Execute an automated repayment transaction
- Initiate credit facility account restructuring
- Retrieve details about a credit facility repayment

Renamed Service Operation

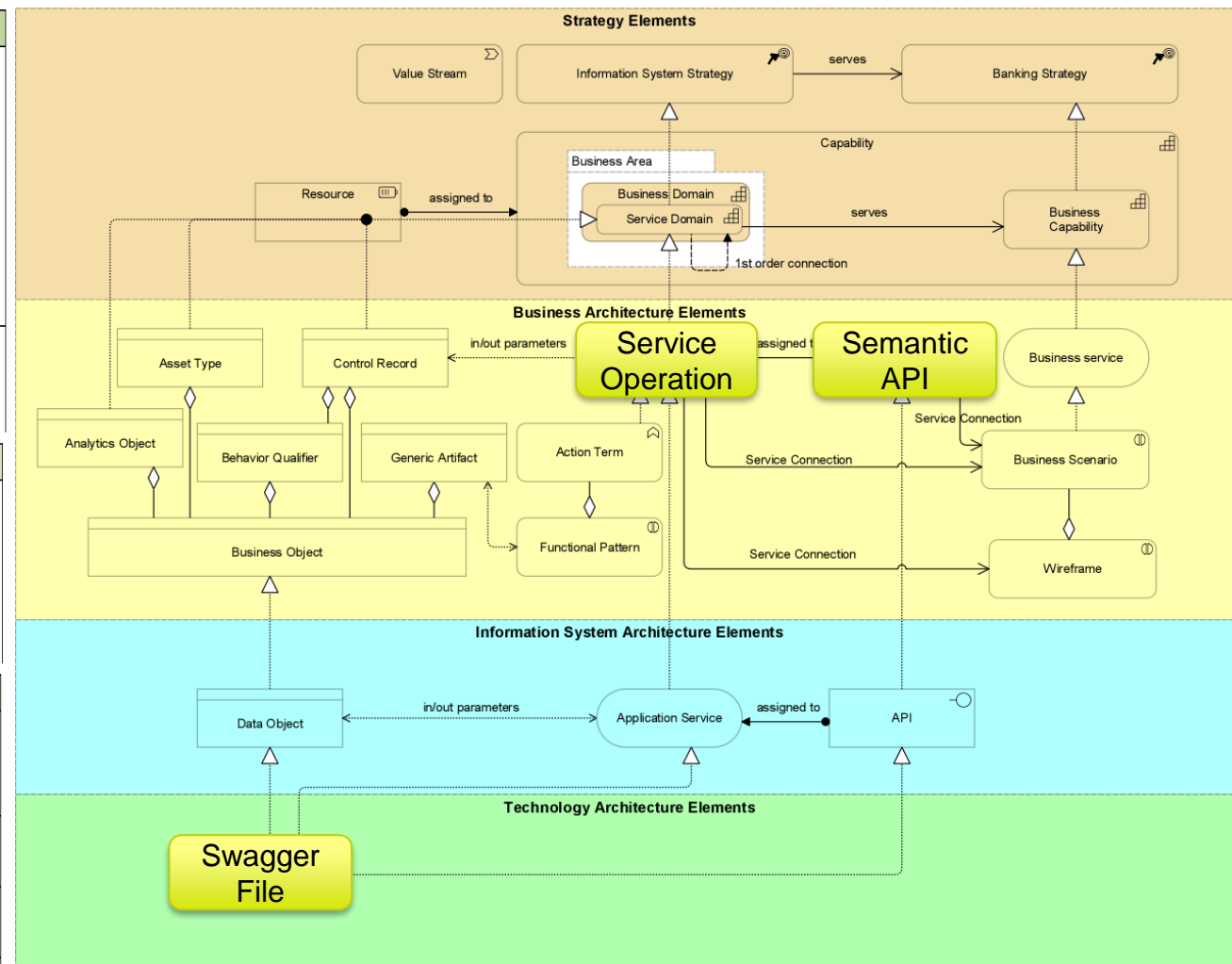
Renamed [In CR Initiate a servicing order \(within a contact session\)](#) into “[InCR Initiate a servicing order](#)”

Renamed [UpBQ Update details of a device assignment](#) into “[UpBQ Update details of an assigned device](#)”

Removed the word “active” in all Service Operations defined for Corporate Current Account, Current Account, Investment Account, Savings Account, Term Deposit

Replaced “Update properties of” with “Update details of “ in all Service Operations defined for Corporate Current Account, Current Account, Investment Account, Savings Account, Term Deposit

Replaced “Merchandising Loan” with “Mortgage Loan” for some of service



Improvement: Service Operations

11 Semantic API Updates

Updates

Any changes to the APIs will in general reflect the current structure of the Service Domain in this Release, in terms of the Control Record, Behaviour Qualifiers and Service Operations.

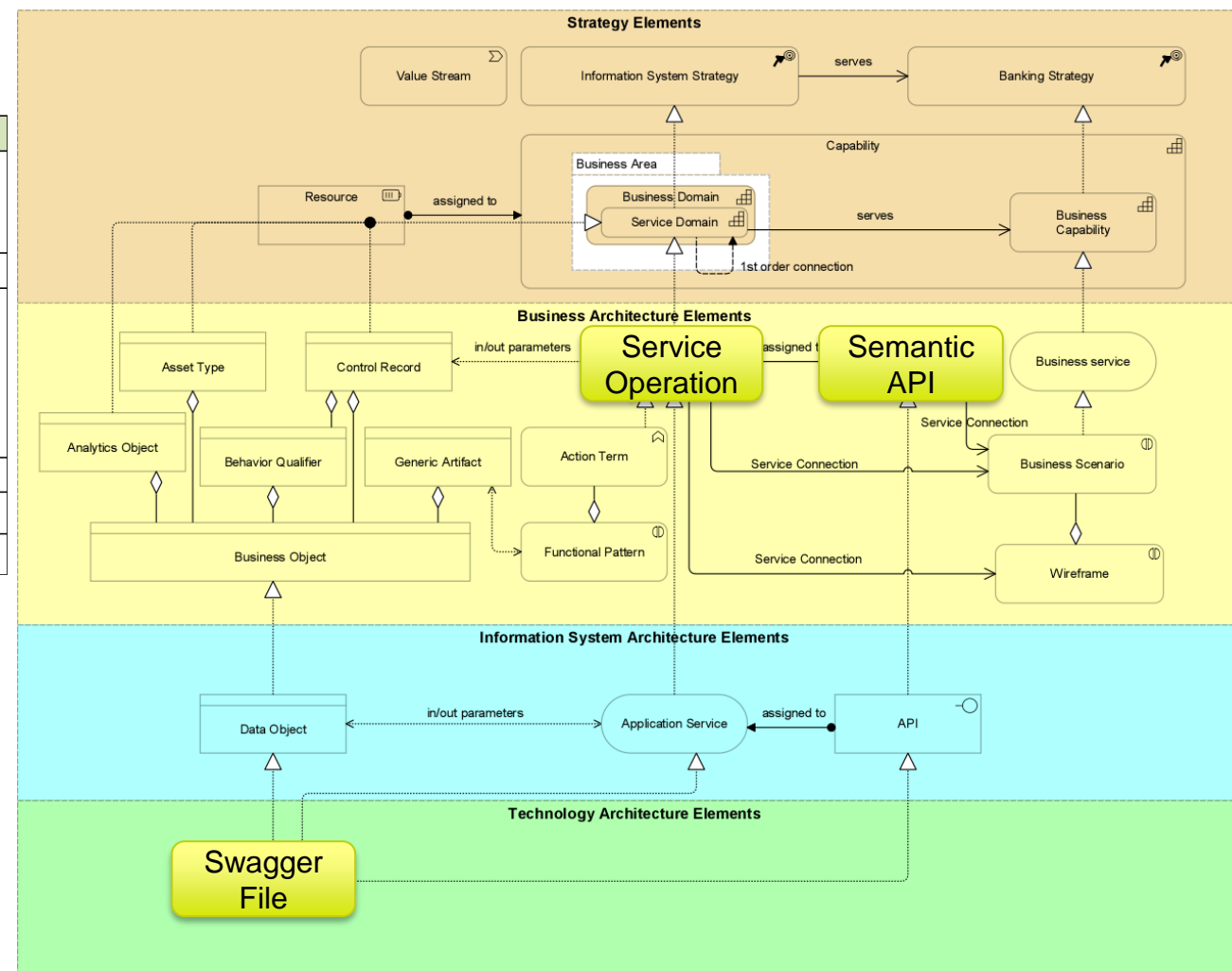
Attributes in schemas and endpoint payloads now have a description.

APIs for Service Domains in Wave 6 (please refer to Appendix A for a complete list) have been expanded with links to the Business Object Model. This means that for these APIs, attributes in the schemas have been assigned Data Types from the BOM, which has led to their expansion with further sub-attributes. Currently, this goes 3 levels deep. The plan is to expand this further in future releases.

Removed: 'Trade Finance'

Renamed: 'Document Library' to 'Document Directory'

Added: 'Information Provider Operation', 'Document Services'

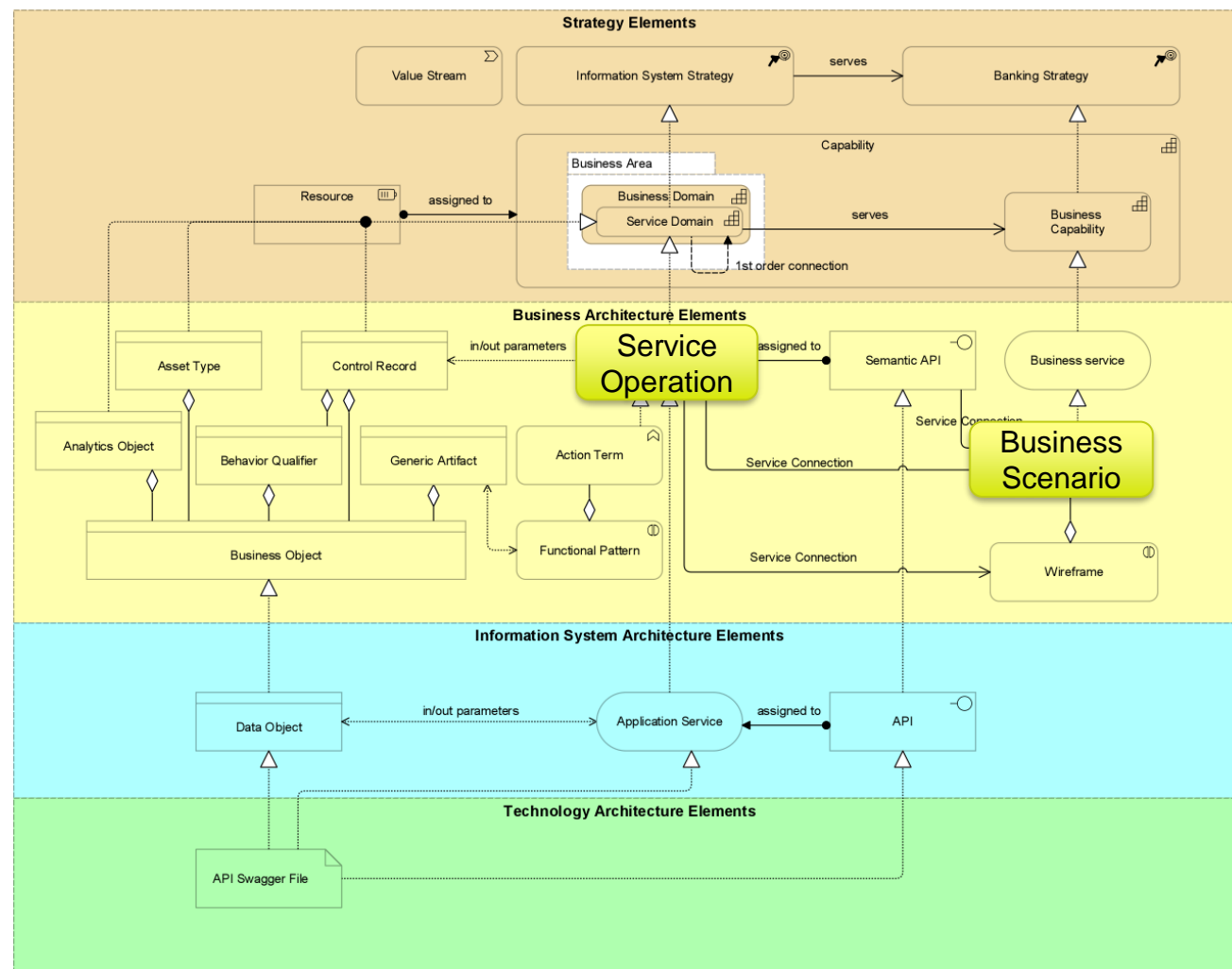


Improvement: Business Scenario

New Business Scenarios

The following Business Scenarios related to Syndicated Loans have been added to the repository

- Disburse Syndicated Loan-I
- Disburse Syndicated Loan-II
- Disburse Syndicated Loan-III
- Handle Request for Loan that Requires Syndication
- Negotiate Mandate Letter and Term Sheet
- Perform Underwriting for Syndicated Loan
- Process Closing of Syndicated Loan-I
- Process Closing of Syndicated Loan-II
- Process Closing of Syndicated Loan-III
- Process Recording and Distribution of Collateral
- Record Details of Pledgeable Borrower Assets
- Set Up Syndicate and Sign Agreements-I
- Set Up Syndicate and Sign Agreements-II
- Set Up Syndicate and Sign Agreements-III
- Handle Request from Lead Bank to Sell Part of Its Syndicated Loan Participation to Other Lender-I
- Handle Request to Sell Syndicated Loan Participation to Other Bank when Lead Bank Is not Seller or Buyer-I
- Handle Request to Sell Syndicated Loan Participation to Other Bank when Lead Bank Is not Seller or Buyer-III
- Process End of Daily Booking Window for Syndicated Loan Payments-I
- Process End of Daily Booking Window for Syndicated Loan Payments-II
- Process End of Daily Booking Window for Syndicated Loan Payments-III
- Process Syndicated Loan Instalment-I
- Process Syndicated Loan Instalment-II and III
- Process Termination of Syndicated Loan-I
- Process Termination of Syndicated Loan-II
- Process Termination of Syndicated Loan-III



Improvement: Service Domain Business Object Model Diagrams

8.1 New Service Domain BOM Diagrams in UML

New Service Domain BOM Diagram

New Service Domain BOM Diagrams for 60 Service Domains listed in [Appendix A](#)

8.2 New BOM Diagrams in ArchiMate

New BOM Diagram

Party BOM Diagram

Product BOM Diagram

Agreement BOM Diagram

Arrangement BOM Diagram

Instruction BOM Diagram

Transaction BOM Diagram

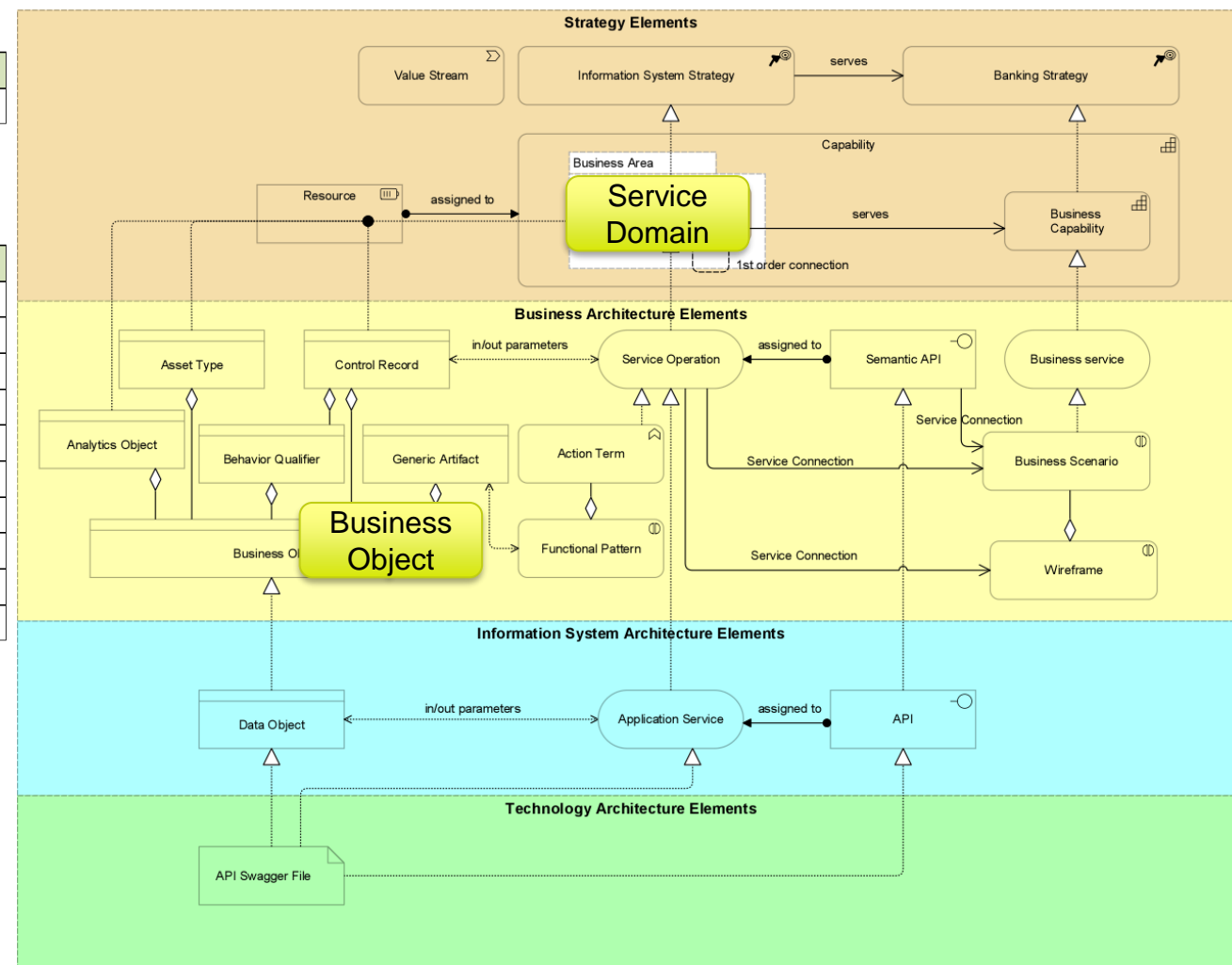
Account BOM Diagram

Location BOM Diagram

Document BOM Diagram

Rule Set BOM Diagram

BIAN Data Types



Agenda

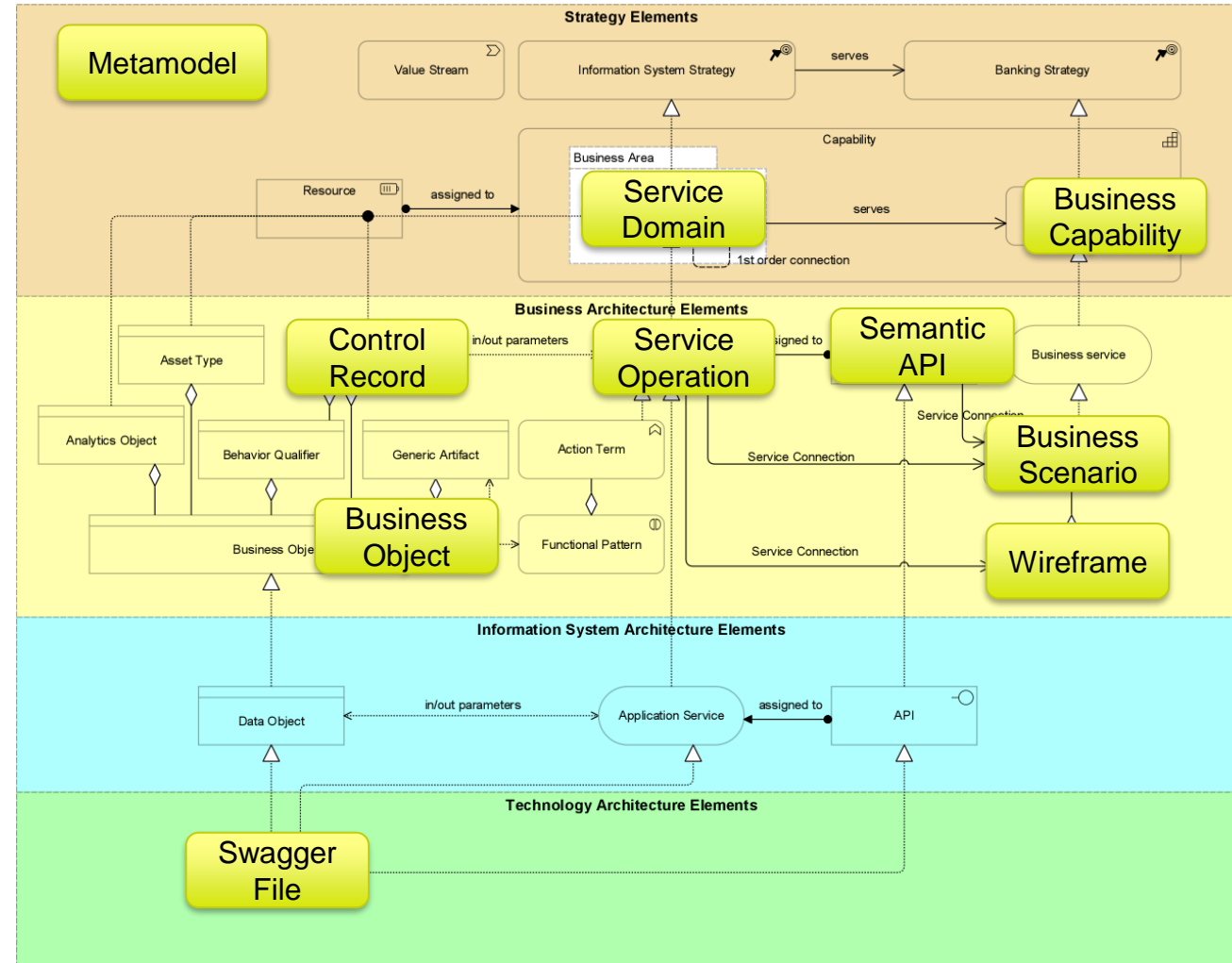
- BIAN Portal
- BIAN Content
- Navigating

Navigating BIAN Digital Repository

Appendix A

The list of service domains in Wave 6:

1. Account Reconciliation
2. Archive Services
3. Bank Drafts
4. Bank Guarantee
5. Brokered Product
6. Cash Concentration
7. Cheque Lock Box
8. Contractor and Supplier Agreement
9. Corporate Action
10. Corporate Finance
11. Corporate Payroll Services
12. Corporate Trust Services
13. Correspondent Bank Relationship Management
14. Counterparty Administration
15. Credit Card Position Keeping
16. Credit Risk Operations
17. Customer Products and Services
18. Customer Proposition
19. Document Directory
20. Dealer Desk
21. eTrading Workbench
22. Factoring
23. Financial Instrument Reference Data Management
24. Financial Instrument Valuation
25. Financial Statement Assessment



BIAN Highlights

1

Content

- **Service Domain Semantic APIs**
 - 60 (Wave 6) expanded with BOM attributes
 - 183 remaining (for 2023)
- **First order connections**
- **Event Driven Architecture**
 - Meta-model
- **Business Object Model**
 - BOM Meta Model
 - Wave 6 - 60 SDs
 - BOM Diagrams
 - SD (CR) to BOM linkage with attribute-types
- **Wireframes**
 - In BiZZdesign
 - In new Portal
- **Business Scenarios**
 - Syndicated Loans

3

Applying BIAN

- **Adoption Journey**
- **BIAN Book**
- **Foundation Training**
- **Foundation Certification**
- **ArchiMate Exchange**
- **XMI Exchange**

2

Tooling

1. **Brand new API Portal**
 1. **Business Scenarios & Wireframes**
 2. **Service Domains & Semantic APIs**
 3. **Business Objects**
 1. **Class**
 2. **Data Types**
 3. **Enumerations**
 4. **Primitive Types**
 4. **Google-like text-based search**
2. **Brand New Approval App**
 1. **Comparison of SD feedback with existing model**
 2. **Basis for Comparer App**
3. **Updated CICD Pipeline**
 1. **Push (Business Capabilities , Wireframes etc.)**
 2. **Feedback from outside (Service Domains)**
 3. **Updated API generator to expand APIs with Business Object data**

Projections - 2023

1

Content

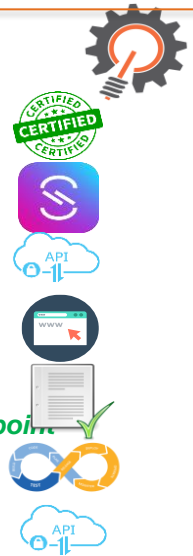


- **Events**
 - First order connections (additional coverage)
 - + definition in BiZZdesign
 - Detailed event definitions in BiZZdesign
- **Wireframes**
 - Additional definition in BiZZdesign
 - SO specification in Service Connections
- **Business Object Model**
 - Waves 1,2,3,4,5
 - SD (CR) to BOM linkage with attribute-types
 - All Waves?
 - BOM to ISO Mapping

2

Tooling

1. **Brand new Certification App**
2. **AsyncAPIs**
 1. For specifying Semantic BIAN events
3. **REST APIs**
 1. Update API BOM linkage beyond 3 levels
 2. Generate APIs for SD in Waves 1,2,3,4,5
4. **API Portal Updates**
 1. **Help**
 2. **Edit Business Scenarios & Wireframes**
 3. **Enhance Google-like text-based search**
 4. **Enhance Service Domain view and SO to API endpoint linkage**
5. **Comparer App**
6. **Updated CI/CD Pipeline**
7. **Updated Model / Landscape REST APIs**



3

Applying BIAN



- **BIAN Data Architecture and Design Specialist Training**
- **BIAN Data Architecture and Design Specialist Certification**
- **Solution Certification**

Agenda

BIAN Introduction

BIAN SL 11.0

How to Become a Member?

Q&A





How to become a member?

Freemium versus Premium

Benefits: Premium versus Freemium

		MEMBER	NON-MEMBER
COMMUNITY	Consume software and standards Anyone in the community can use and provide feedback for our open source projects and standards	•	•
	Contribute to the BIAN Standard Members and non-members are encouraged to get engaged and contribute	•	—
	Propose New Programs Any member can propose ideas for new programs or working groups	•	—
	Approve and Steer Programs The Board approves new programs driving the Foundation direction	•	—
NETWORK	Foundation Corporate Governance Board and Members meet annually to drive the strategy of the community	•	—
	Program Promotion & Thought Leadership We work with our Community to promote standards adoption and produce thought leadership content	•	•
	Strategy Advisory Free attendance and additional member perks at our annual conference.	•	—
	BIAN Introduction Days Meet-ups open to the entire community focused on specific topics	•	•
	Member Meetings, Resources and Events Member only events with market leaders including shared networking and workgroup meetings	•	—
BIAN SERVICES **	Open Developer API Platform Our Open API Sandbox environment is open for all contributions	•	•
	BIAN Architect Certification Program Access to training and certification program and supporting materials	•	•
	Project Startup and Support * Mentor and advisory services to our members as they consider to use the BIAN Models in their Architectural environment to ensure the projects succeed.	•	—
	General Assembly Meeting All members have voting rights, 1 member 1 vote, due = ring our annual general assembly regarding Board Elections, Budget, Strategy and so on	•	—
	Roundtables, Training, Workshops * SMEs from BIAN and member firms provide custom training and workshops on a range of topics	•	—

* With limitations

** Some are paid services

Annual Membership Fees (Stable since 2008!!)

- Large Software / Tech vendors / Integrators / Consultancies (250 employees or more)
 - EUR 30.000,-
- Banks / FI's that are not vendors
 - EUR 20.000,-
- Mid-Size Software / Tech vendors / Integrators / Consultancies (less than 250 employees)
 - EUR 10.000,-
- Federal Banks / Central Banks
 - EUR 10.000,-
- Small Software / Tech vendors / Integrators / FinTech's / Consultancies (less than 50 employees)
 - EUR 5.000,-
- Academic Partners
 - EUR 0,-



Agenda

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Questions?

Please stay muted and type your Questions in the righthand bar, or send them to info@bian.org

