

# Banking Industry Architecture Network

## **BIAN Version 7.0** **Release Note**

## Organization

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## 1 Overview of Release 7.0

The v7.0 release contains substantial updates to the BIAN Metamodel and content.

### 1.1 API Waves 1-3

Version 6.0 contained content for API Wave 1. Version 7.0 contains expanded content for Wave 1 and contains content for Waves 2 and 3. The expanded content includes a new and more robust set of extended service operations and a greatly expanded information model based on ISO 20022.

### 1.2 Beyond Pattern-Based Generation of Content

Version 6.0 was a milestone in the way that content for the BIAN Service Landscape is produced. Version 7.0 continues on the path initially laid out in Version 6.0.

Through Version 5.1, the specifications of service domains' structure and operations were entirely pattern-generated according to the functional pattern and asset type assigned to each service domain. Based on those assignments, generic service operations and information structures for each service domain were algorithmically generated. This approach enabled BIAN to provide useful specifications across the entire service landscape of approximately 300 service domains years sooner than would otherwise have been possible.

It was always understood that eventually, once the basic scaffolding was pattern-generated and validated across the service landscape, it would be necessary for *people* rather than algorithms to model detailed refinements of the generic content, taking into account the specific requirements of each service domain. Version 6.0 included such purpose-built content for service domains involved in API Wave 1. The purpose-built content included new, "extended" service operations and an information model.

Version 7.0 includes more such purpose-built content, including extended service operations and a much-expanded information model. It also includes some minor metamodel updates, some changes to existing service domains, a few new service domains, new business scenarios, and an incremental update to the How-to Guides.

### 1.3 Business Capability Model

The BIAN Business Capability Model, which the BIAN Business Capability Models Working Group has produced, introduces a new dimension to the BIAN specifications. Although the working group has been actively meeting and producing content for some time, Version 7.0 is the first version of the BIAN standard that includes the Business Capability Model as an official release artifact.

## 2 Metamodel Updates

Whereas the v6.0 Metamodel introduced substantial new modeling concepts, the v7.0 Metamodel contains only a minor update of the portion of the Metamodel that supports capability modeling. The minor update was worked out during a session of

the Business Capability Models Working Group in Palo Alto, California in February 2018. The specific updates are:

- The FunctionalPlan metaclass was renamed to FunctionalMapping.
- In Version 6.0 there was a 1-to-1 association between FunctionalPlan and BusinessScenario; this has been changed to a 0..1-to-0..1 association, meaning that the Metamodel is more flexible in that it no longer demands a direct 1-to-1 correspondence between FunctionalMappings and BusinessScenarios.

### 3 Information Model Updates

BIAN v5.0 introduced a skeletal information model that in essence consists of unelaborated, general data checklists that were algorithmically pattern-generated for each service domain according to the service domain's functional pattern. Each service domain has such a checklist for the properties of its control record and for the input and output messages of its generic, auto-generated service operations.

Version 6.0 preserved these general checklists, but also began the process of superseding them with a purpose-built information model whose scope covered the control records for the priority service domains for API Wave 1.<sup>1</sup>

Version 7.0 expands the information model's scope of coverage based on the requirements of API Waves 2 and 3, and greatly expands the depth of the coverage of API Wave 1. The breadth and depth of coverage will continue to be expanded iteratively over time.

#### 3.1.1 Extended ISO 20022 Business Model

The information model was built by BIAN using the Magic Draw modelling tool, starting with the official ISO 20022 Business Model and adding elements where needed. We refer to this information model as the Extended ISO 20022 Business Model.

All elements in the Extended ISO 20022 Business Model that are BIAN additions are marked with Provisional registration status. BIAN is submitting the additions – and some changes – to ISO via an established process that will result in an eventual update to the official ISO 20022 Business Model.

The amount of new content in the Extended ISO 20022 Business Model, as compared with what was present in the model for the Version 6.0 release, is considerable. Whereas for Version 6.0 the model added 44 diagrams and 64 classes to the official ISO 20022 Business Model, Version 7.0 adds 118 diagrams and 220 classes; in other words, since the Version 6.0 release we have added 74 diagrams and 156 classes.

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<sup>1</sup> A service domain is considered primary for an API wave if it is involved in business-to-business (B2B) or business-to-consumer (B2C) information exchanges in at least one of that API wave's business scenarios.

### 3.1.2 Control Record Mappings

Version 6.0 included basic mappings of the primary Wave 1 service domains' control records to the Extended ISO 20022 Business Model. Version 7.0 adds basic control record mappings for the primary Wave 2 and Wave 3 service domains. Basic mappings are expressed as UML models that are part of the Extended ISO 20022 Business Model.

Where possible, BIAN control records are mapped to elements of the official ISO 20022 Business Model. Where necessary, BIAN has added new elements to serve as targets for the mappings. In a smaller number of cases, the extended model changes something in the pre-existing ISO 20022 elements. The Extended ISO 20022 Business Model is the result of these additions and changes.

For Version 7.0, BIAN has greatly expanded the lists of properties for the control records, and has defined mappings of the more detailed control record properties to the Extended ISO 20022 Business Model. In order to map these detailed properties to the Extended ISO 20022 Business Model, it was necessary to greatly expand the extended model's depth of coverage of Wave 1; this was the main driver of the expansion of the extended model's Wave 1 coverage.

The detailed mappings are expressed as tables in Excel files. The mapping tables map the primary Wave 1 service domains' control record properties to the Extended ISO 20022 Business Model. As there are 16 service domains that are primary for wave 1, Version 7.0 includes 16 of these detailed mapping tables. The 16 service domains for which Version 7.0 provides detailed mapping tables are:

- Consumer Loan
- Contact Dialogue
- Correspondence
- Credit/Charge Card
- Current Account
- Customer Offer
- Customer Reference Data Management
- Customer Workbench
- Document Services
- Issued Device Administration
- Lead/Opportunity Management
- Location Data Management
- Party Authentication
- Party Data Management
- Party Lifecycle Management
- Product Broker Agreement

## 4 New and Changed Service Domains

- Two new service domains, Fraud Case and Servicing Mandate, have been added.
- The Customer Order service domain has been renamed to Servicing Order. This service domain's asset type has also been changed, to ServicingOrder,

which changed the names of its control record, service operations, and service operation input and output messages.

- The Prospect Management service domain has been replaced by the new Party Lifecycle Management service domain.
- The functional pattern of the Payment Execution and Payment Order service domains has been changed from Transact to Process. This changed the names of control records, service operations, and service operation input and output messages for these service domains.
- The Remittances service domain has been replaced by the new Payment Initiation service domain.
- The Mortgage service domain has been renamed to Mortgage Loan.
- The generic artifact for the Register functional pattern has been changed from Directory to DirectoryEntry. This changed the names of control records, service operations, and service operation input and output messages for all service domains that follow the Register pattern. The affected service domains are:
  - Financial Instrument Reference Data Management
  - Correspondent Bank Data Management
  - Party Data Management
  - Location Data Management
  - Employee Data Management
  - Customer Reference Data Management
  - Product Directory
  - Special Pricing Conditions

## 5 Behavior Qualifiers and Extended Service Operations

The BIAN Metamodel v6.0 introduced the notion of *behavior qualifiers*, which qualify (i.e. refine) the generic behaviors defined for a service domain. It also introduced the notion of *behavior qualifier types*, which classify behavior qualifiers. Furthermore, the new metamodel supported the definition of service operations based on behavior qualifiers; such extended service operations are refinements of the pattern-generated, generic service operations that BIAN introduced starting with v4.0, and are an important part of BIAN's efforts to publish semantic APIs. The behavior qualifiers and the associated extended service operations are purpose-modelled by people on a service domain by service domain basis, taking into account the individual needs of each service domain.

The Version 6.0 behavior qualifiers and associated extended service operations were experimental. Version 7.0 replaces the experimental qualifiers and extended service operations with a more robust set of qualifiers and associated extended operations.

Version 7.0 includes behavior qualifiers and associated extended service operations for API Wave 1, which includes service domains covering interactive access, customer on-boarding and offer processing, basic payments, and consumer loans. Version 7.0 also includes partly developed extended content for Wave 2, covering cards and retail banking, and for Wave 3, which addresses corporate banking. BIAN will consider making the additional extended content beyond the scope of Wave 1



available in interim releases during the upcoming release cycle in coordination with its on going API initiative.

## 6 New Business Scenarios

New business scenarios have been added since v6.0 for the following categories:

- Bank Relations (6 new business scenarios)
- Card Products (14 new business scenarios)
- Corporate Banking Products (12 new business scenarios)
- Lending & Mortgages (4 new business scenarios)
- Payments (6 changed business scenarios)
- Retail Banking & Consumer (7 new business scenarios)

A start has been made to define separate external integration business scenarios. These are merges of an agreed external integration pattern with previously defined scenarios. This has led to a number of changes in the business parts of these scenarios. 14 of the above mentioned scenarios come in this category. In the Workbench the names of these business scenarios start with EXT.

## 7 Business Capability Model

The purpose of the BIAN Banking Business Capability Model (B3CM) is to promote a meaningful dialogue with business stakeholders in terms of WHAT the organization needs to deliver for their value propositions and to keep in line with regulations. The Business Capability Model supports strategic planning exercises that business stakeholders have with internal IT stakeholders and vendors.

The scope of the Business Capability Models Working Group is to produce/define in an iterative manner a capability model that aligns with BIAN's Service Landscape, and other relevant BIAN artifacts.

The following artifacts were created and made available

- High level Business Capability grouping (6 groups)
- 39 Level 1 Business Capabilities
- 176 Level 2 Business Capabilities
- BIAN Banking Business Capability modelling Guide
- BIAN Banking Business Capability FAQ presentation

## 8 Updated How-to Guides

The BIAN How-to Guides were substantially updated for Version 6.0. The updates covered significant expansions of the BIAN Metamodel that Version 6.0 introduced, as well as an expansion of the explanations of the pre-existing Metamodel concepts.

By contrast, the Version 7.0 How-to-Guides are incremental updates. As mentioned above, the BIAN Metamodel Version 7.0 contains only a few minor updates to the Version 6.0 Metamodel.